Property Investment
Calculator

SOFTWARE USER GUIDE

For Mac and PC

www.propertyinvestmentsoftware.com.au

Enter Close

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Thank you for using Property Investment Calculator. This is an interactive PDF—click on the contents list to go directly to a page.

If you cannot find the information you require in this user manual, click on the links to go directly to our website support page, video tutorials, or contact us via email.

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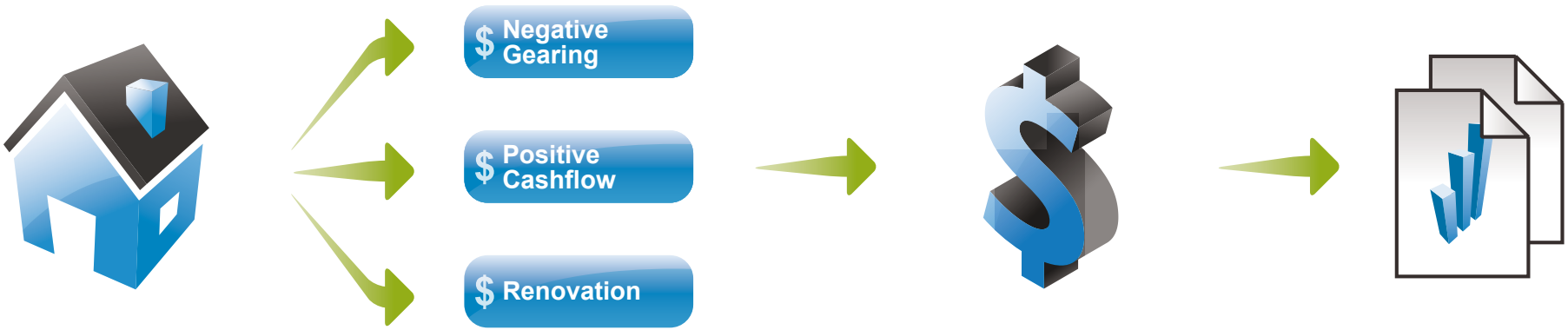
Workflow overview

Menu

Property Investment Calculator has a simple 4 Step workflow process for analysing property.

Quick Start Overview

Watch Video Tutorial



Step 1
Add a new property

You can create and save multiple properties.

Each property can have its own:

1) Address
2) Property specifications, number of bedrooms and bathrooms
3) Photos and floorplans
4) Notes

Step 2
Add a scenario

You can save multiple scenarios for each property, and each scenario can have its own unique financial data.

This allows you to adjust financial variables and then compare Scenario Reports to see how the variables affect the performance of the investment property.

Step 3
Enter financial data

Next, enter all of the financial data into the Scenario Financial screens.

Financial data is divided in three categories:

1) Capital Expenses
2) Annual Income & Expenses
3) Tax & Market Factors

Step 4
View reports

View the projected performance of the property over a 10 year period with the Scenario Reports:

1) 10 Year Forecast
2) Value to Debt
3) Cashflow
4) Selling Profit
5) Who Pays
6) Financial Summary
7) Portfolio Tracker

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Selecting the type of funds used

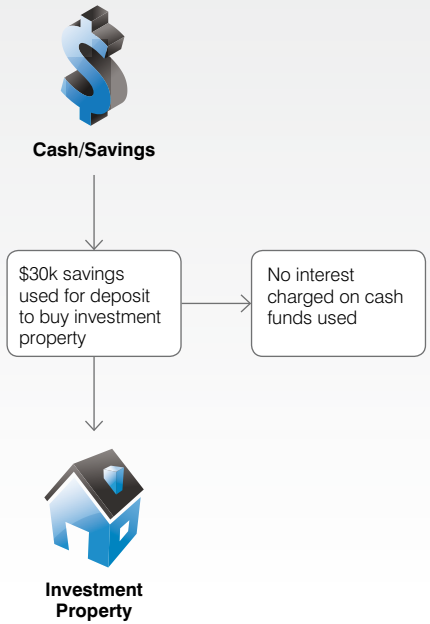
Menu

Property Investment Calculator allows you to select the type of funds you will be using for certain costs. If the funds are borrowed, it will calculate the interest on those funds. Before you start entering financial data for your properties, familiarise yourself with the type of funds that can be used.

Cash

Select cash when you are using physical cash or savings only.

If you are borrowing the funds and will be paying interest on the amount borrowed, do not use this option.


Cash/Savings
$30k savings used for deposit to buy investment property
No interest charged on cash funds used
Investment Property

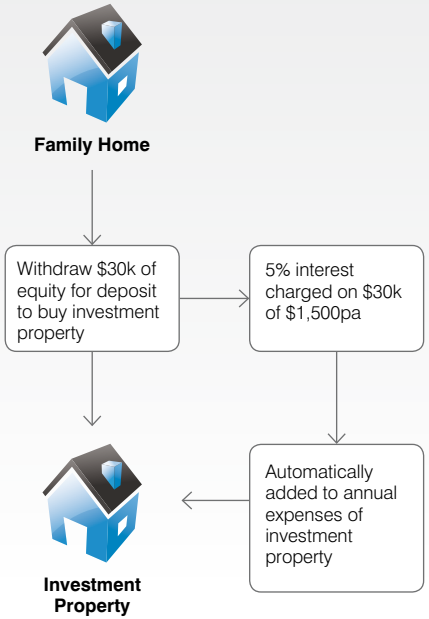
Equity

Select equity when you are withdrawing equity funds from another property.

The most common example of this is when you are using equity from your family home to pay for the deposit on an investment property.

When you select equity as the type of funds, you must enter an interest rate % for the equity.

The cost of borrowing the equity will automatically be calculated and added to the annual expenses of the investment property because it is the property the funds were used for.

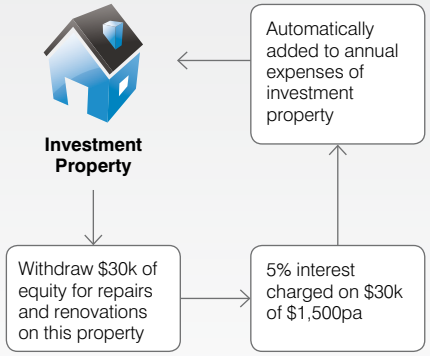

Family Home
Withdraw $30k of equity for deposit to buy investment property
5% interest charged on $30k of $1,500pa
Automatically added to annual expenses of investment property
Investment Property

LOC (Line of Credit)

Select LOC when you are withdrawing equity funds from the current investment property and using those funds to pay for expenses or capital improvements on the same property.

When you select LOC as the type of funds, you must enter an interest rate % for the LOC.

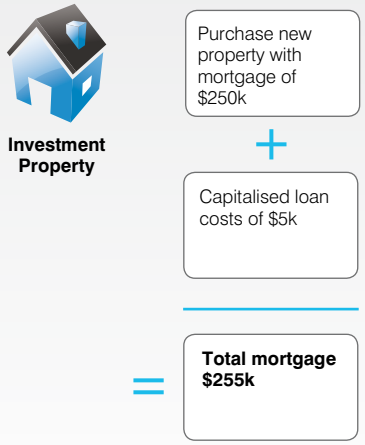
The cost of borrowing from the LOC will automatically be calculated and added to the annual expenses of the investment property because that is the property the funds were used for.


Investment Property
Automatically added to annual expenses of investment property
Withdraw $30k of equity for repairs and renovations on this property
5% interest charged on $30k of $1,500pa

Capitalise

You can choose to capitalise your loan costs when purchasing a property. When you select capitalise as the type of funds, the amount is automatically added to the mortgage.

Interest on the amount capitalised is calculated at the same interest rate as primary loan/ mortgage.



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Property Screen

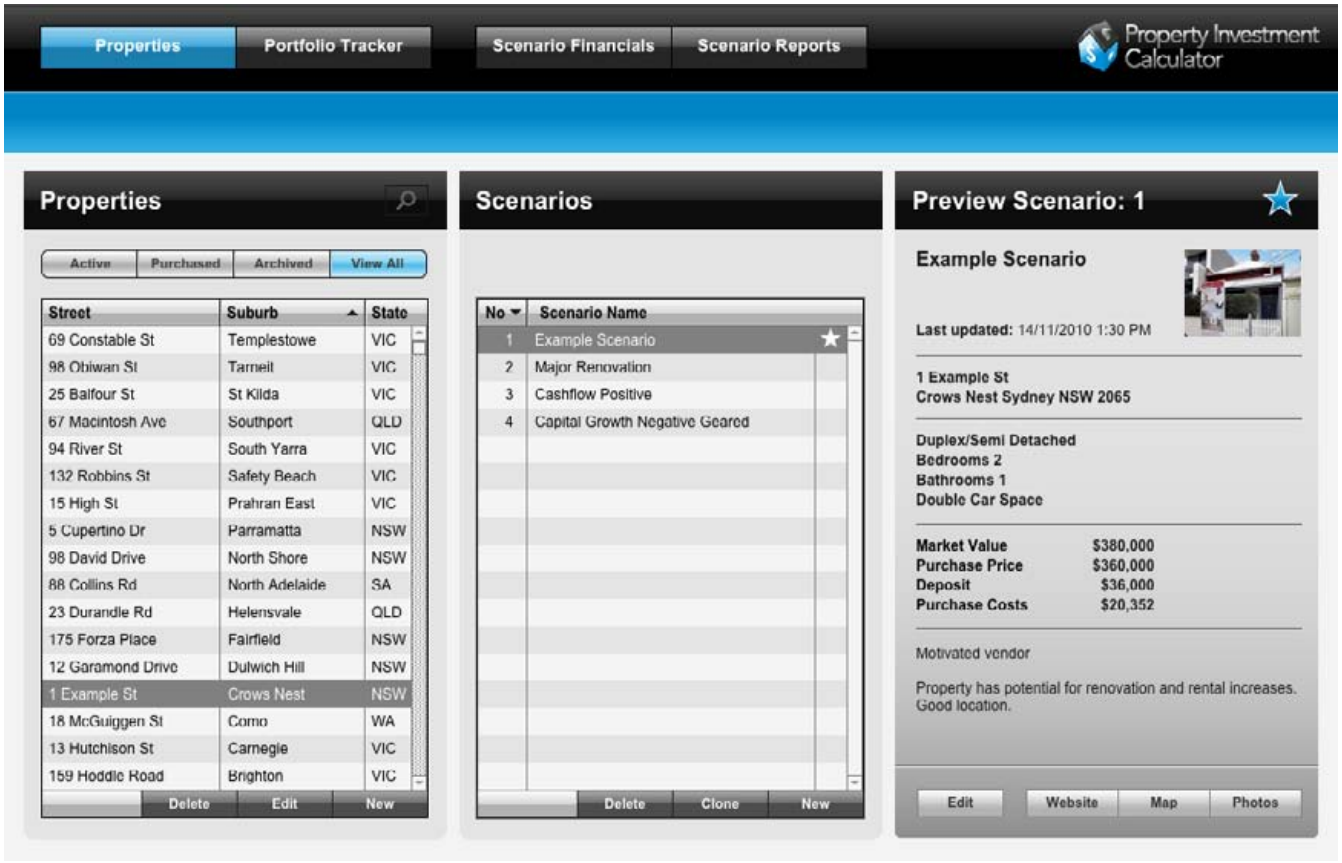
In this section learn how you can easily add, edit, delete and manage all of your properties and scenarios, as well as any photos and notes.

Step 1 – Adding Properties

Watch Video Tutorial

Step 2 – Adding Scenarios

Watch Video Tutorial



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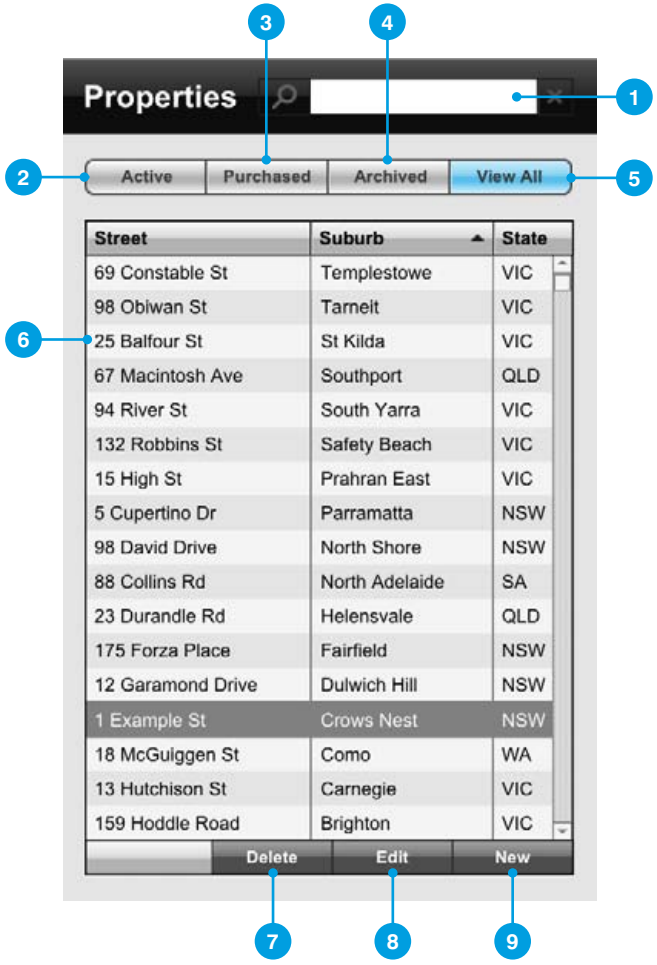
Property Screen – Properties column

Menu

Overview	Description
This list displays all of your saved properties. From here you can create new properties, edit details of existing properties and delete unwanted properties. Each saved property is allocated a status. You can use the buttons at the top of the list to view only the properties of a specific status. **Property status and how to use it** **Active –** These can be any properties you consider active—they may be properties that you are undertaking pre-purchase due diligence, or considering purchasing. **Purchased –** These will be any properties you have purchased. **Archived –** If you have a saved property that you no longer consider Active, but don't want to delete it, you can mark it as Archived. This will remove it from the active list.	**1) Search Field** Search through your saved properties for a specific property by typing in a street name, suburb, or state. Click the search icon to activate the search field. **2) Active** View only the active properties. **3) Purchased** View only the properties you have purchased. **4) Archived** View only the properties you have archived. **5) View All** View all properties at once (Active, Purchased, and Archived). **6) Saved Property List** This list contains all of your saved properties. **7) Delete** Delete the selected property. This will also delete all saved scenarios for the selected property. This cannot be undone. **8) Edit** Open the Edit Property screen to edit the following: - Property address - Property details - Webpage - Property photos - Change the status of property between Active, Archived, and Purchased. **9) New** Create a new property—this will add a new property to the Saved Property List.



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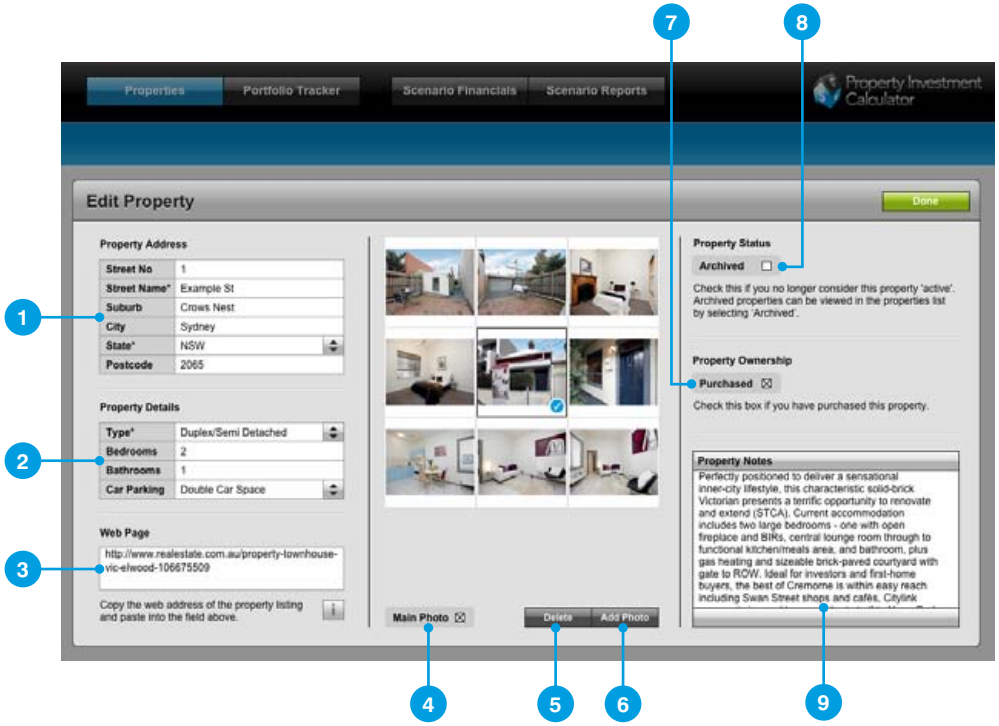
Property Screen – Add or edit property

Menu

Overview	Description
From this screen you can enter the details of a property, add photos, notes, and set the status of the property.	**1) Property Address** Enter the property address—this information is visible in the saved property list.
	2) Property Details Enter the property details.
	3) Web Page If the property is for sale and listed on the internet, copy and paste the web address here to create a link to the property web page.
	4) Main Photo Nominate which photo will be used as the main photo for this property.
	5) Delete Use this button to delete the selected photo.
	6) Add Photo Use this button to add images of the property.
	7) Property Status Nominate the status of this property as Purchased.
	8) Archived Archive the property and remove it from the active properties list.
	9) Property Notes Add notes for this property.


Properties
Portfolio Tracker
Scenario Financials
Scenario Reports
Property Investment Calculator
Edit Property
Done
Property Address
Street No 1
Street Name* Example St
Suburb Crows Nest
City Sydney
State* NSW
Postcode 2065
Property Details
Type* Duplex/Semi Detached
Bedrooms 2
Bathrooms 1
Car Parking Double Car Space
Web Page
http://www.realestate.com.au/property-townhouse-vic-elwood-106675509
Copy the web address of the property listing and paste into the field above.
Main Photo
Delete
Add Photo
Property Status
Archived
Check this if you no longer consider this property 'active'. Archived properties can be viewed in the properties list by selecting 'Archived'.
Property Ownership
Purchased
Check this box if you have purchased this property.
Property Notes
Perfectly positioned to deliver a sensational inner-city lifestyle, this characteristic solid-brick Victorian presents a terrific opportunity to renovate and extend (STCA). Current accommodation includes two large bedrooms - one with open fireplace and BIRs, central lounge room through to functional kitchen/meals area, and bathroom, plus gas heating and sizeable brick-paved courtyard with gate to ROW. Ideal for investors and first-home buyers, the best of Cremorne is within easy reach including Swan Street shops and cafés, Citylink
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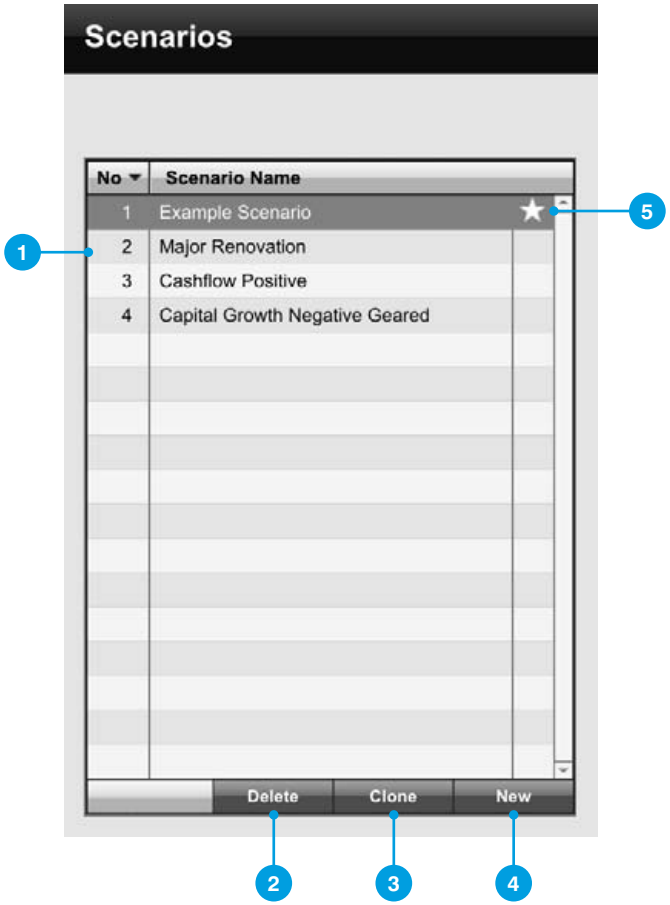
Property Screen – Scenarios column

Menu

Overview	Description
This list displays all of the saved scenarios for the selected property. A scenario is an 'analysis scenario' which allows you to save a set of financial data for the selected property. Property Investment Calculator allows you to create and save multiple scenarios for each property. This enables you to adjust different financial variables and compare the investment reports to see how the changes affect the financial performance of the property. If you are updating the financials on an existing scenario, but don't want to overwrite it with the new data you can simply clone the scenario and its financial data, then change only the figures that need updating.	**1) Scenario List** This list contains all scenarios saved for the selected property. **2) Delete** Delete the selected scenarios. This will not delete the property. **3) Clone** Clone the selected scenario and all of its financial details. **4) New** Create a new blank scenario containing no financial data. This will be added to the saved scenarios for the selected property. **5) Favourite Scenario icon** The star icon identifies that a scenario has been nominated as the favourite scenario.



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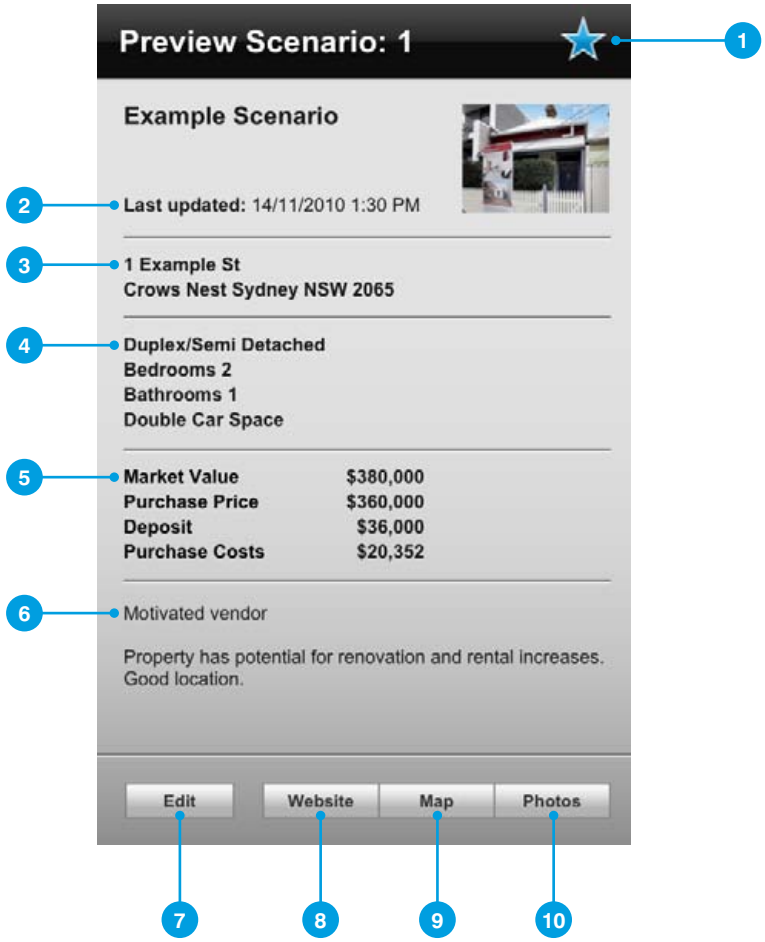
Property Screen – Preview column

Menu

Overview	Description
This is a preview of the selected scenario, displaying the property description, purchase details and notes.	**1) Favourite** The star icon identifies that a scenario is the favourite.
	2) Last Updated Displays the date and time the selected scenario was last updated.
	3) Property Address Displays the property address.
	4) Property Type Displays the property specifications.
	5) Purchase Snapshot Displays a quick financial snapshot of the purchase costs for the selected scenario.
	6) Scenario Notes Displays a preview of any notes saved for the scenario.
	7) Edit Edit the selected scenario. Add notes, change scenario name, and nominate as the favourite.
	8) Website Open the web page for the property sales listing (requires an internet connection).
	9) Map View the property in Google Maps (requires an internet connection).
	10) Photos View saved images for this property.



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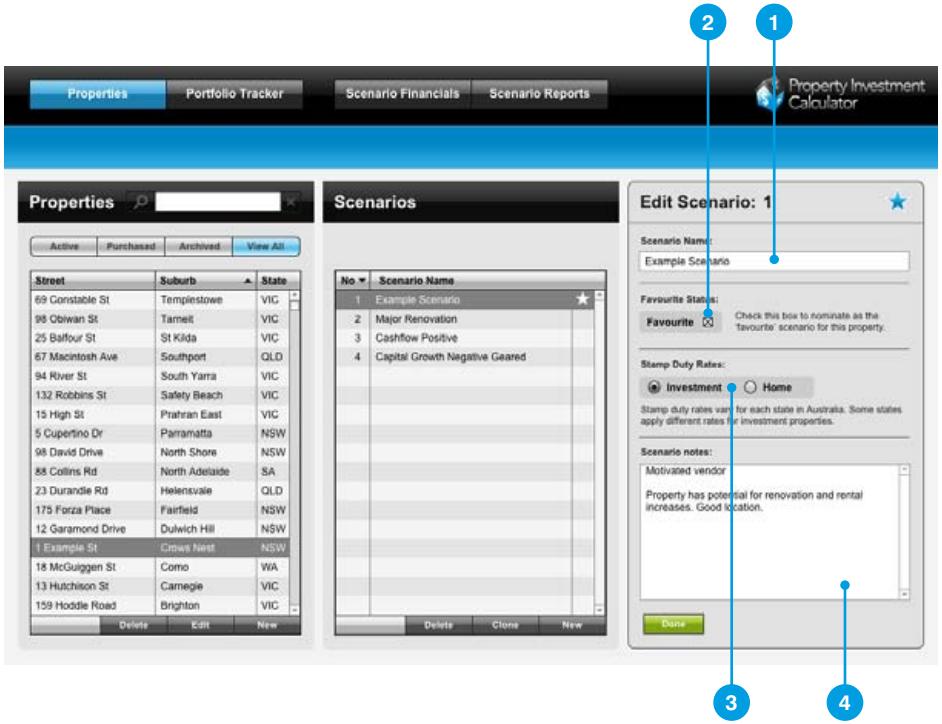
Property Screen – Edit scenario

Menu

Overview	Description
From this screen you can edit the name of the scenario, nominate it as your favourite for the selected property, and add notes specific to the scenario.	**1) Edit Scenario Name** Enter a name for the scenario. **2) Nominate as Favourite** If you have saved multiple scenarios check this box to highlight the selected scenario as your favourite. Only one scenario per property can be the favourite. **3) Select Investment or Home** This may be used in calculating stamp duty for this scenario. Certain states in Australia have different stamp duty rates depending on whether the property is an investment or a family home. **4) Edit Scenario Notes** Enter notes for the selected scenario.



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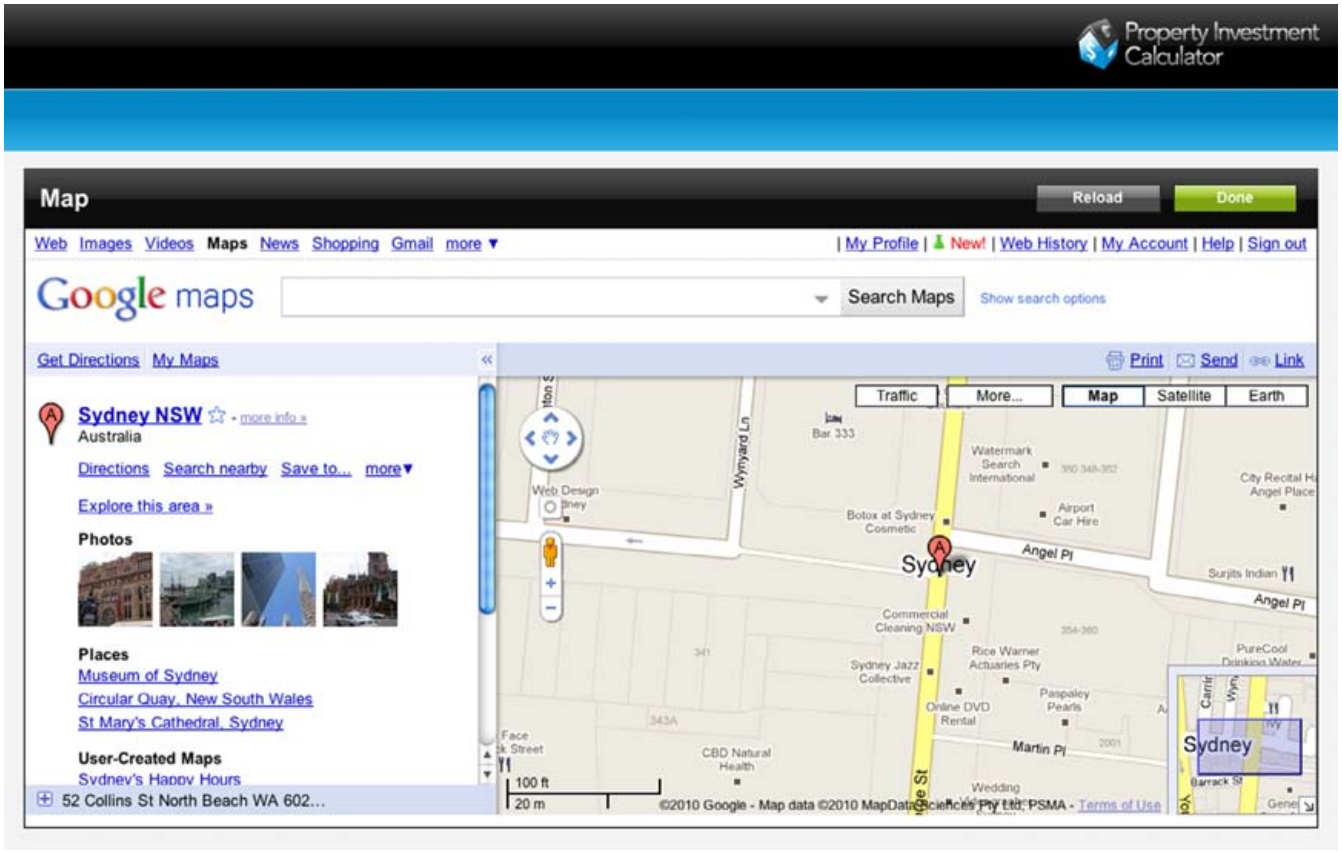
Map View

To view a property's location in Google Maps*, click the map button, located in the preview column on the properties screen, and also on the summary panel in the financial or report screens.

*Internet connection required.


Property Investment Calculator
Map
Reload
Done
Web Images Videos Maps News Shopping Gmail more
My Profile | New! | Web History | My Account | Help | Sign out
Google maps
Search Maps
Show search options
Get Directions My Maps
Print Send Link
Sydney NSW - more info »
Australia
Directions Search nearby Save to... more
Explore this area »
Photos
Places
Museum of Sydney
Circular Quay, New South Wales
St Mary's Cathedral, Sydney
User-Created Maps
Sydney's Happy Hours
52 Collins St North Beach WA 602...
Traffic More... Map Satellite Earth
Sydney
100 ft
20 m
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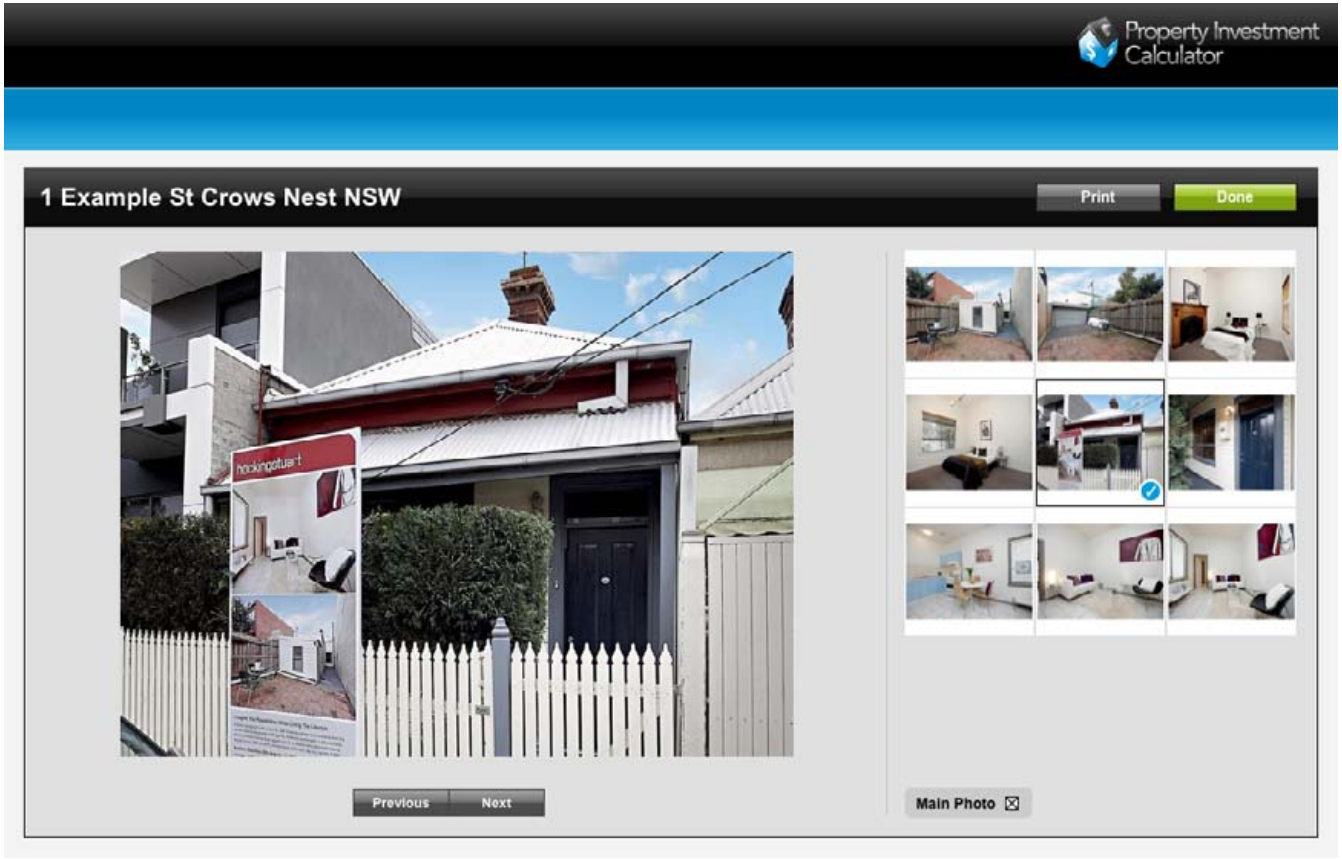
Viewing Photos

Menu

To view photos you have added, click the photo button or the photo thumbnail in the preview column on the properties screen, and on the summary panel in the financial or report screens



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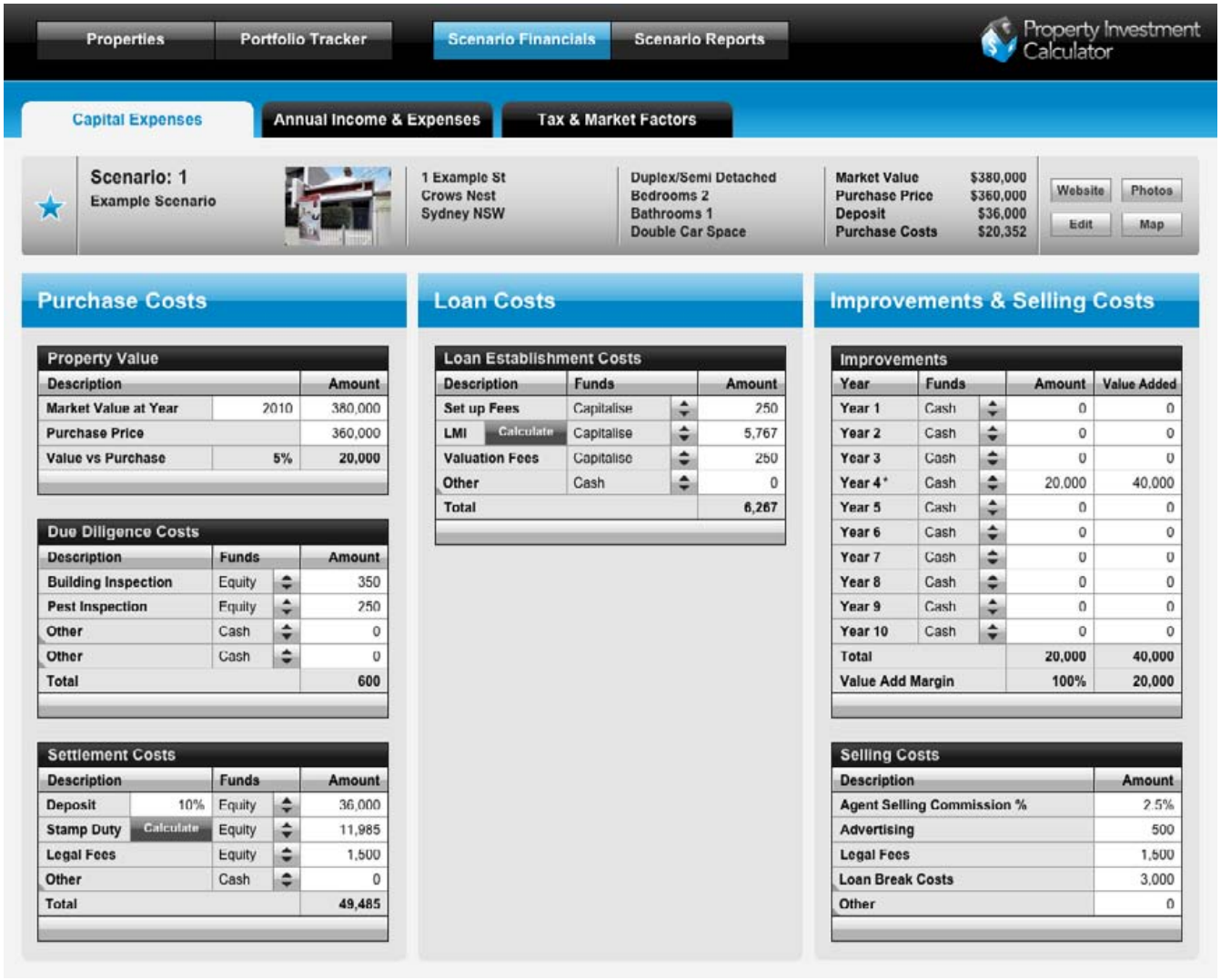
Capital Expenses

In this section learn how to enter all of the capital expenses for your property.

Capital expenses are associated with the purchase, renovation and sale of a property.

Step 3 (Part A) – Capital Expenses

Watch Video Tutorial



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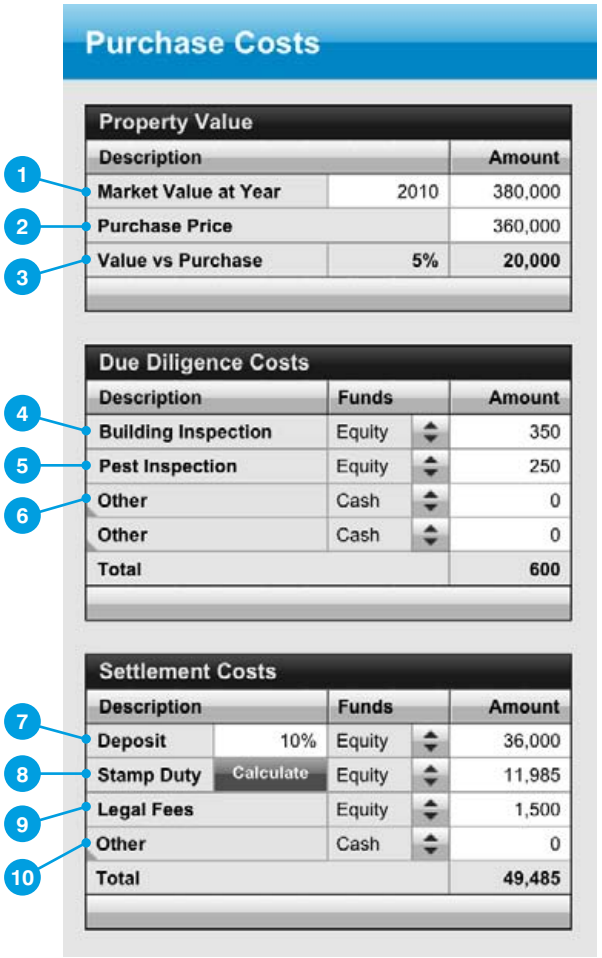
Capital Expenses – Purchase costs

Menu

Overview	Description
Property Value Market values are often higher than bank valuations, so when purchasing a property there may be a difference between the actual purchase price and the market appraisal or valuation. This is where you can differentiate between the purchase price and the estimated market value to identify any potential discount you may be receiving.	**1) Market Value at Year** Enter the estimated market value of the property, and the year it is applicable to. **2) Purchase Price** Enter the price you will purchase the property for. **3) Value vs Purchase** This displays the difference between market value and purchase price as a percentage and dollar amount.
Due Diligence Costs When purchasing a property you want to make sure you do your research and check there are no hidden problems. Remember 'buyer beware'. This is where you can capture any costs associated due diligence. You can choose to nominate where your funds will be coming from to pay for any due diligence costs. **Cash** – Cash in bank/savings **Equity** – Withdraw equity from a property loan.	**4) Building Inspection** Enter the estimated cost of a building inspection. **5) Pest Inspection** Enter the estimated amount of a pest inspection. **6) Other** Enter any other due diligence costs relevant to the property purchase.
Settlement Costs When purchasing a property, you want to make sure you will have sufficient funds available for the final settlement costs. Enter your estimated settlement costs here. Your solicitor should be able to provide you with a schedule of final settlement costs. You can choose to nominate where your funds will be coming from to pay for any settlement costs. **Cash** – Cash in bank/savings **Equity** – Withdraw equity from a property loan.	**7) Deposit** Enter the estimated deposit amount for this property. Enter either a percentage or dollar amount. If the purchase price is altered, the dollar amount will update automatically to the deposit percentage. **8) Stamp Duty** Calculates the total amount of stamp duty, land transfer, and mortgage registration fees to pay. Concessions may be available—check the applicable state revenue office website to see if concessions apply to your purchase. **9) Legal Fees** Enter the estimated amount you will be paying for Solicitors/Conveyancing. **10) Other** Enter any other settlement costs relevant to the property.



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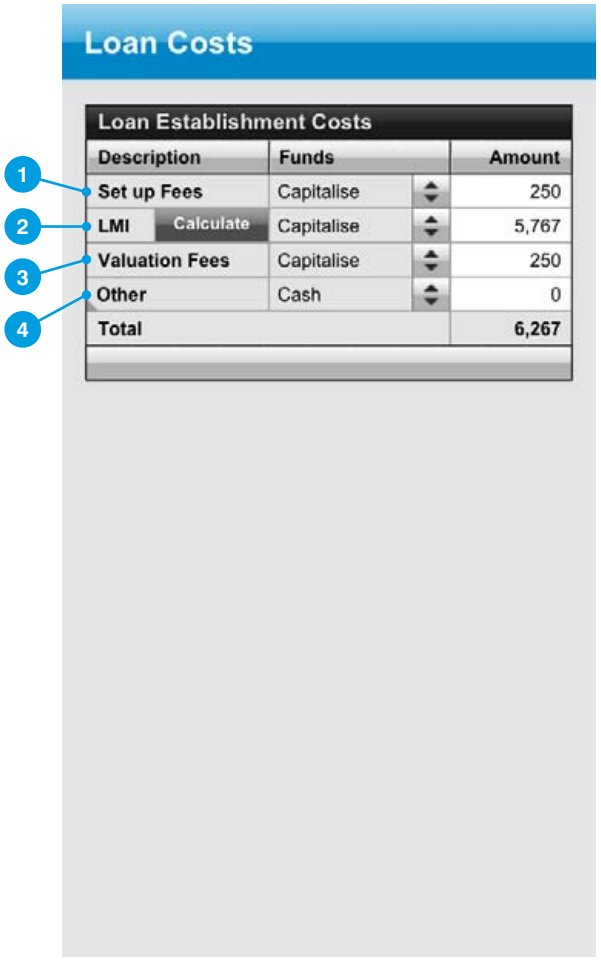
Capital Expenses – Loan costs

Menu

Overview	Description
Loan Establishment Costs These costs are usually associated with the purchase of a property, as most banks/funders charge fees to set up a loan. Sometimes you are required to pay for the costs separately; other times they are added on to the loan amount—this is called 'capitalisation'. Your broker or loan manager should be able to provide you with a total of any fees applicable. You can choose to nominate where your funds will be coming from to pay for any loan costs. **Cash** – Cash in bank/savings **Equity** – Withdraw equity from a property loan **Capitalise** – Add the costs to the loan. Loan costs are tax deductible, and are written down over a period of 5 years. Always speak to a qualified tax accountant about your tax situation.	**1) Set up Fees** Enter the estimated amount for any loan set up fees. **2) LMI (Lenders Mortgage Insurance)** If LMI is applicable to your loan, enter the amount. If you do not know how much LMI is due, click on the estimate button to calculate the LMI payable. The calculator will estimate LMI on properties with a total purchase price of up to $1m and on purchases with an LVR between 81% – 95% *This is an estimate only, as LMI premiums are subject to a number of conditions and risk ratings specific to an investors's financial position and security property.* **3) Valuation Fees** Enter the amount of any property valuation fees that may be applicable. **4) Other** Enter any other loan costs relevant to the property.



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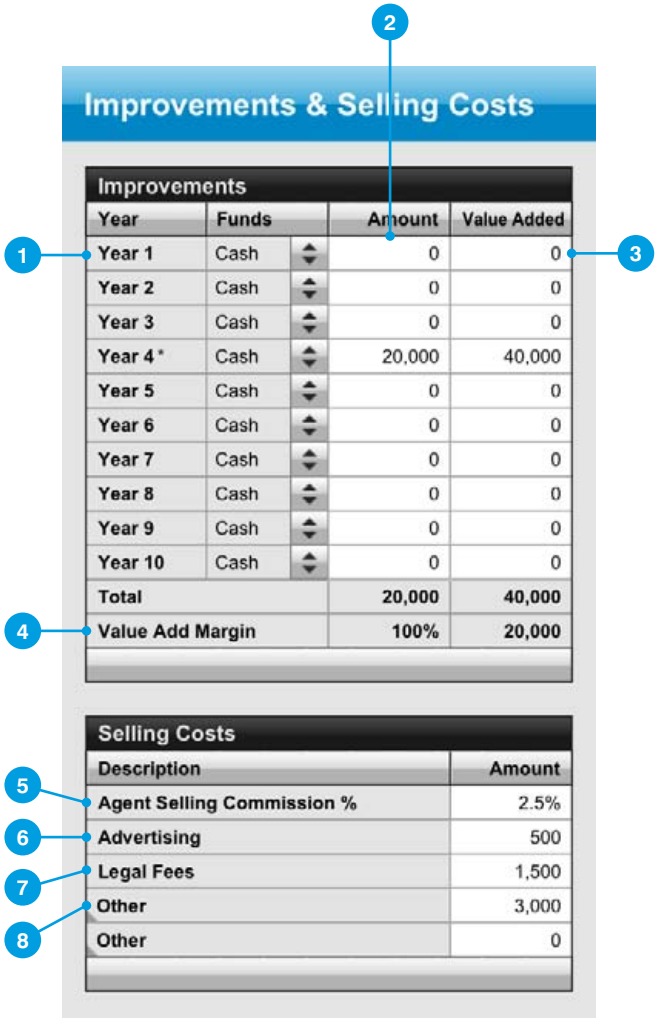
Capital Expenses – Improvements & selling costs

Menu

Overview	Description
Improvements The cost of renovating a property and making improvements are a capital expense—they are usually claimed when the property is sold, as distinct from repairs, which generally involve the replacement or renewal of a worn out or broken part, replacing a broken window, maintaining plumbing, or repairing electrical appliances. Here you can capture the cost of any capital improvements/renovations in any given year. You can also include the estimated value added to the property as a result of the renovation. This is ideal for calculating costs and potential profit when you are increasing the value of a property through renovation, strata title, or subdivision. You can choose to nominate where your funds will be coming from to pay for any improvement costs. **Cash** – Cash in bank/savings **Equity** – Withdraw equity from a property loan. **LOC** – Withdraw equity from this property. *You can add a note to each year of renovations by simply clicking in the year column to activate the note field. Clicking the year column will toggle between displaying the improvements data and notes.* *An asterisk* will highlight any years that have notes entered against them.*	**1) Year 1 – 10** Choose the specific year/s that you will be undertaking renovations. **2) Amount** Enter the estimated amount you will be spending on the improvements. **3) Value Added** Enter the estimated value added to the property as a result of a renovation. For example, you may spend $10,000 on renovating a kitchen, and, based on your research, a comparable property with a renovated kitchen may be worth $30,000 dollars more. So you would enter $30,000 into the value added field. **4) Value Add Profit Margin** This total is automatically calculated and is the profit margin percentage of the amount spent on the renovation. For example, if you spend $1,000 and it adds value of $1,000 to the property, then your value add profit margin will be 0% because you only got your $1,000 back in value. If you spend $1,000 and it adds value of $1,500, then your value add profit margin will be 50% because you got your $1,000 back in value plus another $500.
Selling Costs When selling a property, it is important to make sure you have estimated all of the potential selling costs, as failure to do this may result in less profit from the sale than expected. Always remember to check with your bank/funder whether there will be loan break costs associated with the sale of your property. You can enter loan break costs into the 'Other' field.	**5) Agent Selling Commission** Enter the sales commission for the real estate agent. This will be a percentage of the selling price. **6) Advertising** Enter the estimated amount for any costs to advertise the property. **7) Legal Fees** Enter the estimated amount for any legal costs from your solicitor or conveyancer. **8) Other** Enter any other costs applicable to the sale of the property.



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Annual Income & Expenses

Menu

In this section learn how to enter all of the annual income and expenses for your property.

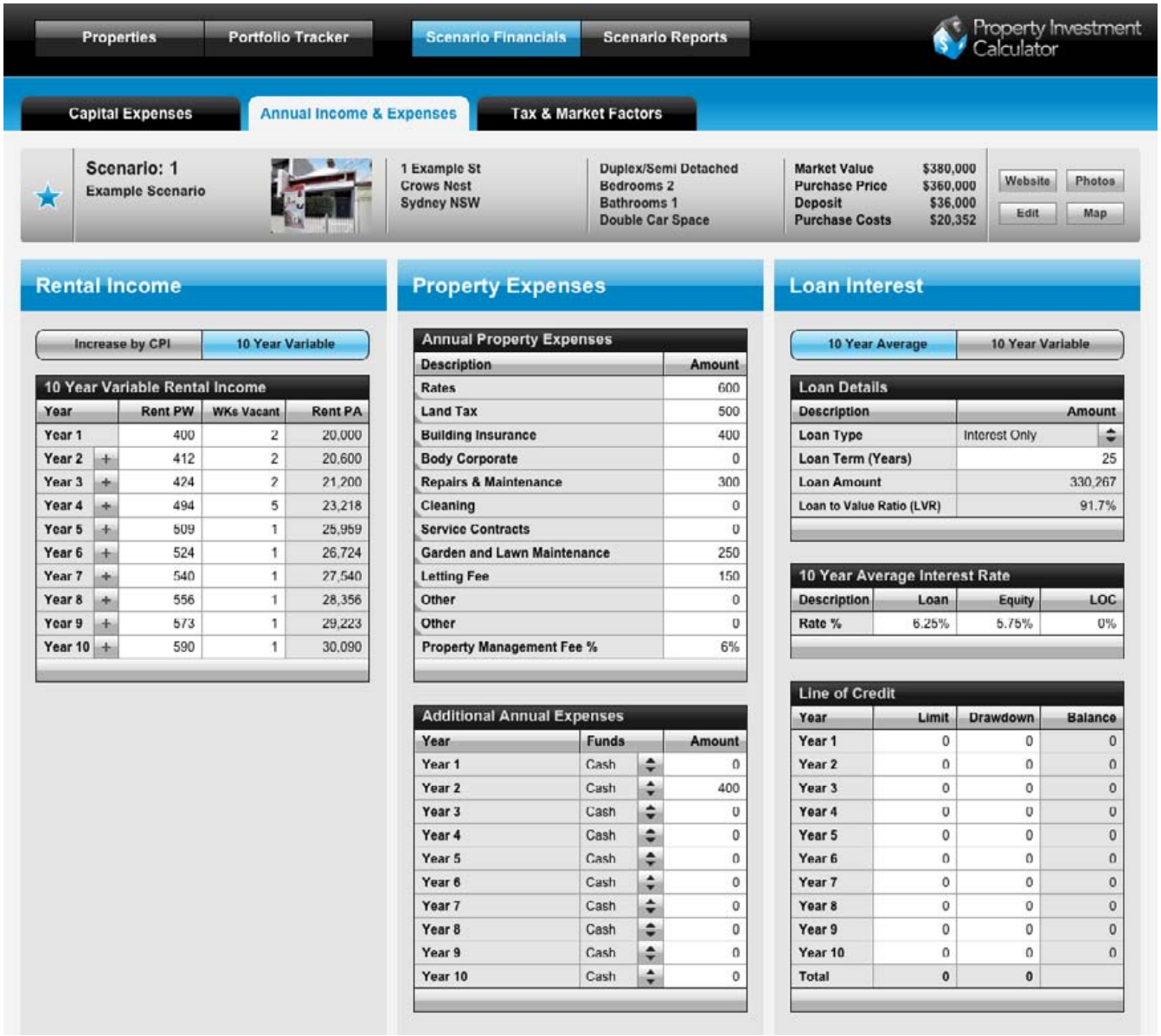
From here you can enter rental income, general property expenses, specify the loan type and interest rates for your loan, equity, and LOC.

Step 3 (Part B) – Annual Income & Expenses

Watch Video Tutorial

Step 3 (Part D) Line of Credit

Watch Video Tutorial



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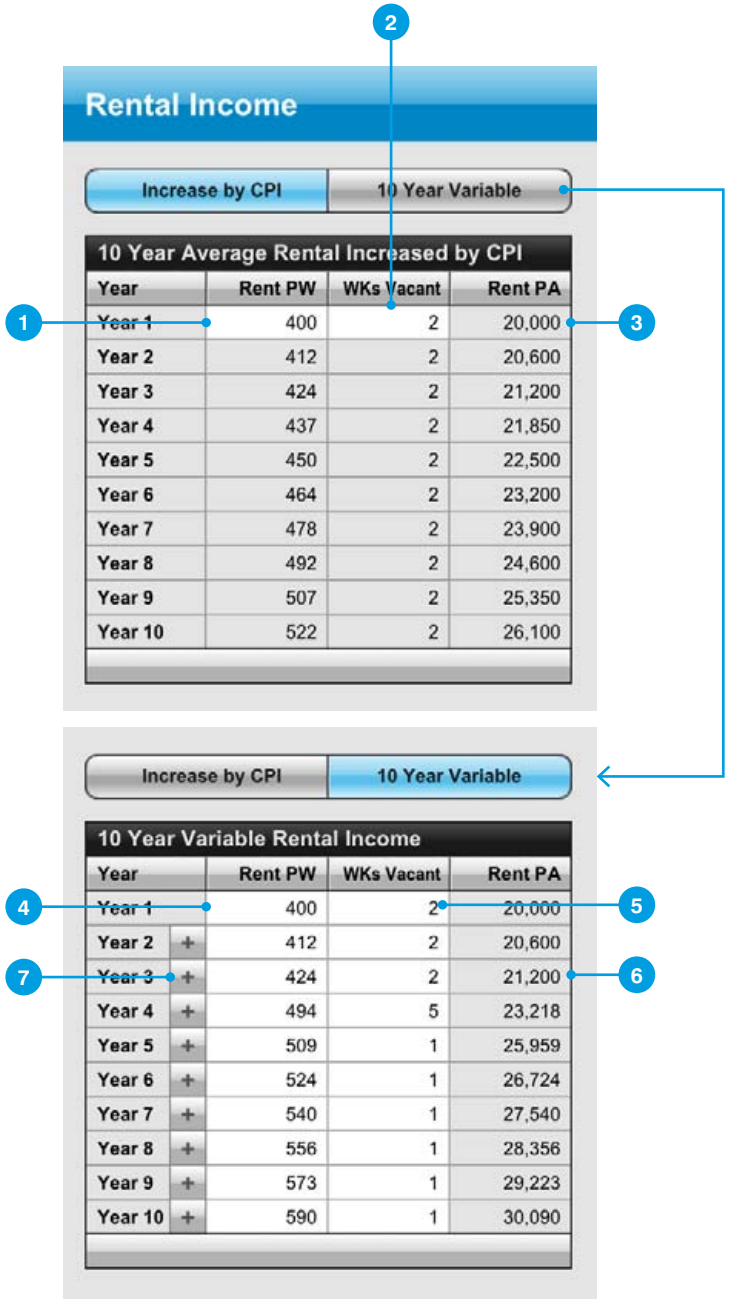
Annual Income & Expenses – Rental income

Menu

Overview	Description
10 Year Average Rental Income This option allows you to enter the current weekly rental amount. The amount will then be automatically increased annually by the percentage of the CPI (Consumer Price Index).	**1) Rent PW** Enter the gross rental income per week. **2) WKs Vacant** Enter the estimated number of weeks you expect this property to be vacant without a tenant. **3) Rent PA** This total is automatically calculated as the annual rent less any vacant weeks.
10 Year Variable Rental Income This option allows you to enter a specific rental income amount for each individual year over a 10 year time period, allowing you the flexibility to adjust the rental income to more accurately forecast the property's financial performance. This is ideal when you are planning to do a renovation in a specific year that will cause the rent to increase after the renovation is complete. Or you may be purchasing a property with an existing tenant/lease that is rented at less than market value, and you will increase the rent once the lease has expired. Or rental demand/increases may exceed the annual CPI amount.	**4) Rent PW** Enter the gross rental income per week. **5) WKs Vacant** Enter the estimated number of weeks you expect this property to be vacant without a tenant. **6) Rent PA** This amount is automatically calculated by the total annual rent less any vacant weeks. **7) Calculate CPI increase** Click the **+** button to automatically increase the rent by the CPI percentage. For Mac: Hold down option to increase all following years by CPI. For Windows: Hold down Alt to increase all following years by CPI.



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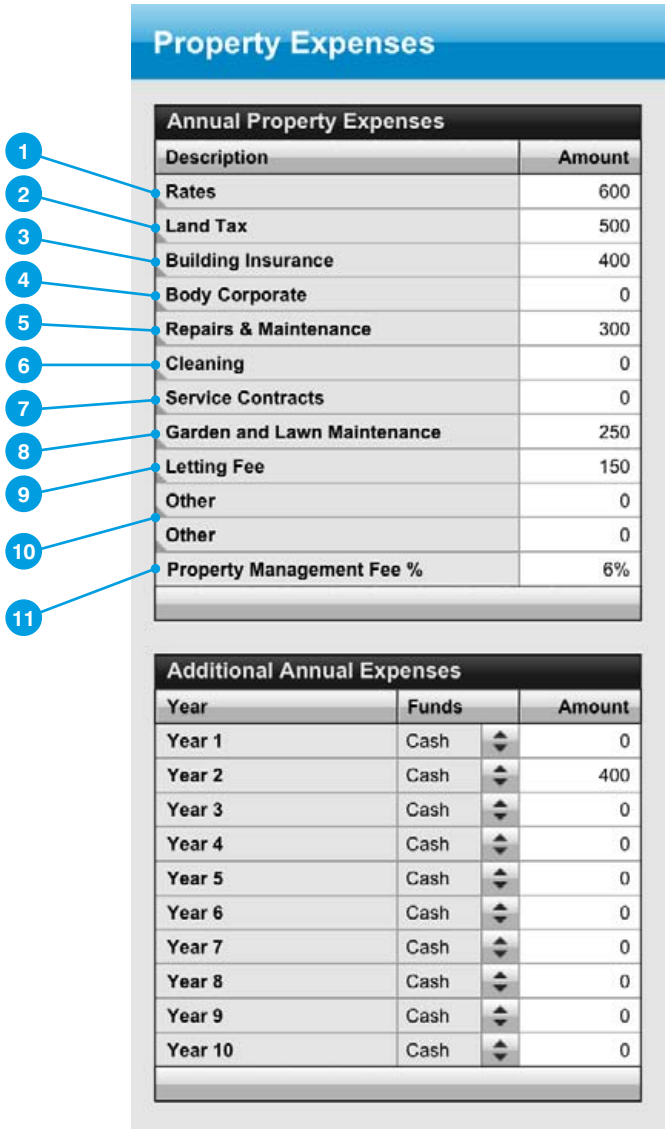
Annual Income & Expenses – Property expenses

Menu

Overview	Description
Annual Property Expenses In this section you can capture/estimate all of the annual tax deductible expenses for your property. It is important to capture all of your annual property expenses when undertaking pre-purchase due diligence or forecasting the performance of an existing purchase. If not done correctly, a property that was originally thought to be cashflow positive, or positively geared, may in fact be negatively geared, or the negative shortfall may be greater than anticipated. All annual property expenses will be automatically increased annually by the CPI percentage.	**1) Rates** Enter the estimated annual amount for council rates. **2) Land Tax** Enter the estimated annual amount for land tax. Check your State Revenue Office website for land tax rates. **3) Building Insurance** Enter the estimated annual amount for insurance. **4) Body Corporate** Enter the estimated annual amount for body corporate fees applicable to property with common land (apartments, townhouses, etc). **5) Repairs & Maintenance** Enter the estimated annual amount for any repairs and maintenance. This amount should not include renovations or capital improvements. **6) Cleaning** Enter the estimated annual amount for any cleaning contracts. **7) Service Contracts** Enter the estimated annual amount for any service contracts. **8) Garden and Lawn Maintenance** Enter the estimated annual amount for any garden and lawn maintenance contracts. **9) Letting Fee** Enter the estimated letting fee charged by your property manager. **10) Other** Enter any other annual costs applicable to the property. **11) Property Management Fee %** Enter the property management fee. This will be a percentage of the rental income.



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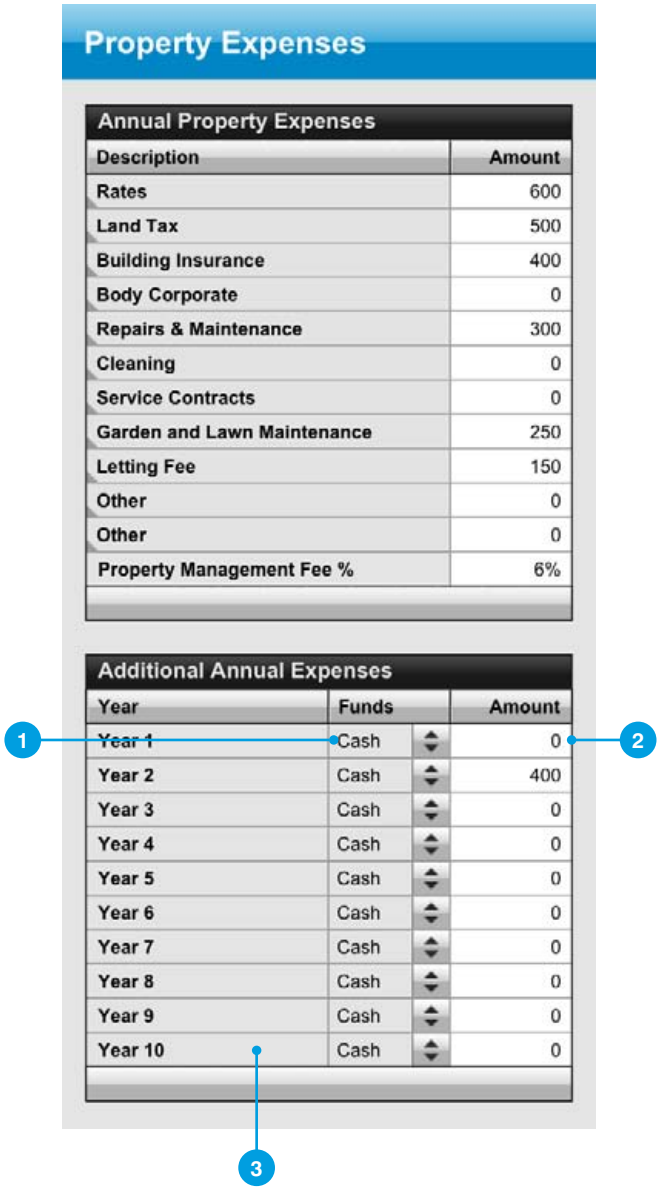
Annual Income & Expenses – Additional expenses

Menu

Overview	Description
Additional Expenses In this section you can capture additional tax deductible expenses that are not part of the usual annual expenses. For example, the property may require repairs, but they are not urgent, so you may plan to do them at a later stage. You can enter the estimated amount for the repairs in any year and then check to see how this may affect the cashflow and financial performance of the property. If you are tracking and forecasting the performance of a purchased property, you may have unexpected expenses or repair costs which are additional to the annual expenses. You can then enter the total for any additional expenses in the appropriate year to reflect what your actual expenses were. You can choose to nominate where your funds will be coming from to pay for any improvement costs. **Cash** – Cash in bank/savings **Equity** – Withdraw equity from a property loan. **LOC** – Withdraw equity from this property. *You can add a note to each year of expenses by simply clicking in the year column to activate the note field. Clicking the year column will toggle between displaying the expenses data and notes.* *An asterisk* will highlight any years that have notes entered against them.*	**1) Funds** Select the type of funds that will be used to pay for the additional expense. **2) Amount** Enter the estimated annual amount for all additional expenses. **3) Add Notes** Click in the year column to open the notes field, and add any notes for the additional expenses.



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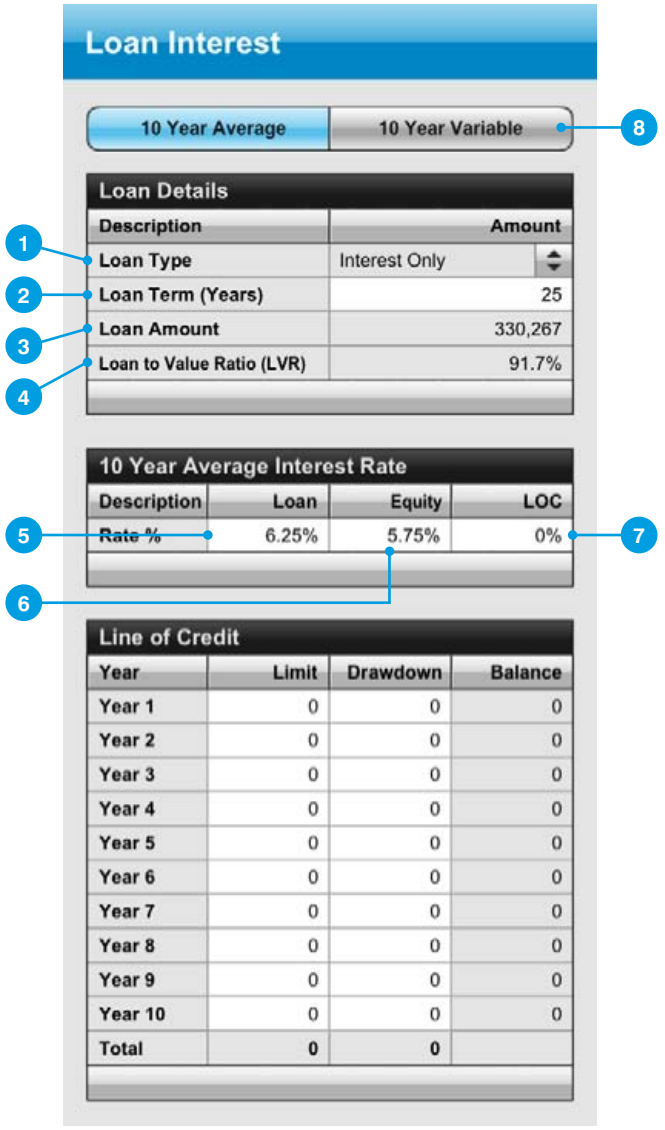
Annual Income & Expenses – Loan interest

Menu

Overview	Description
Loan Details In this section you can specify what type of loan product you will be using, and the loan term.	**1) Loan type** Select the loan type for this property: Interest Only or Principal & Interest. **2) Loan Term (Years)** Enter the estimated loan term in years (default amount is 25 years). **3) Loan Amount** This total is automatically calculated, and is the purchase price less the deposit amount paid, plus any capitalised loan costs. **4) Loan to Value Ratio** This total is automatically calculated, and is the loan amount as a percentage of the purchase price.
10 Year Average Interest Rates Use this when you have a fixed loan interest rate for 10 years, or if you want to enter a single loan interest rate that will used as an average over 10 years. If you have a variable interest loan, you may want to adjust the rate each year—see below for 10 Year Variable Interest Rates.	**5) Loan Interest Rate** Enter an estimated 10 year average interest rate for the loan on this property. **6) Equity Interest Rate** Enter an estimated 10 year average interest rate for the equity funds used for this property. **7) LOC Interest Rate** Enter an estimated 10 year average interest rate for the LOC funds used for this property.
10 Year Variable Interest Rates As interest rates have an upward and downward cycle, this section allows you to adjust the interest rates on an annual basis to reflect what is taking place in the property market. This is ideal when you want to forecast the performance of a property in greater detail, enabling you to identify any potential risk from future interest rate increases, or opportunity from rate reductions.	**8) Variable Interest Rates** Click this button to change to variable interest rates. For each year, enter the estimated annual interest rate for the loan, equity, and LOC funds used.



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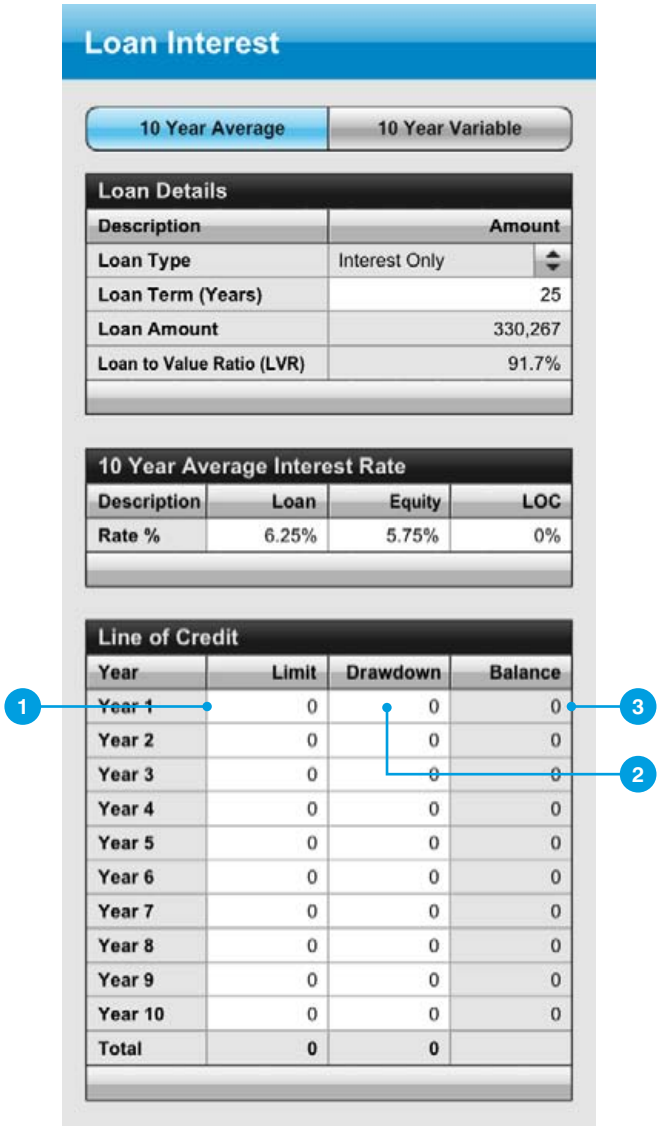
Annual Income & Expenses – Line of credit

Menu

Overview	Description
LOC (Line of Credit) Use this when your property has a line of credit, second mortgage, or loan split. For the purposes of simplicity, in this software we will refer to all of the above loan facilities as a LOC. Start by setting the limit for your LOC in the applicable year. If you have set the limit beyond the equity available in the property, it will turn red. Most funders will only allow you to redraw up to your maximum LVR. Use the Ten year forecast report to work out how much equity you have available for redraw by setting the LVR in the report to your actual borrowing LVR. Any funds specified as LOC will automatically be deducted from the balance. If you spend more than you have available on your LOC, the figures will turn red. *Note if you are using LOC funds be sure to specify an interest rate. If you are unsure how to use this feature, please click the button below to watch the video tutorial.	**1) Limit** Set the limit of your LOC. If it exceeds your available equity, it will turn red. Remember most funders will only let you redraw to your maximum LVR. **2) Drawdown** This allows you to record a drawdown against the LOC. Interest will be calculated against this property. **3) Balance** This total is automatically calculated, and is the available balance remaining of the LOC funds. Any renovations or additional expenses that have used LOC funds will automatically be deducted from the LOC balance.

Watch Video Tutorial



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Tax & Market Factors

Menu

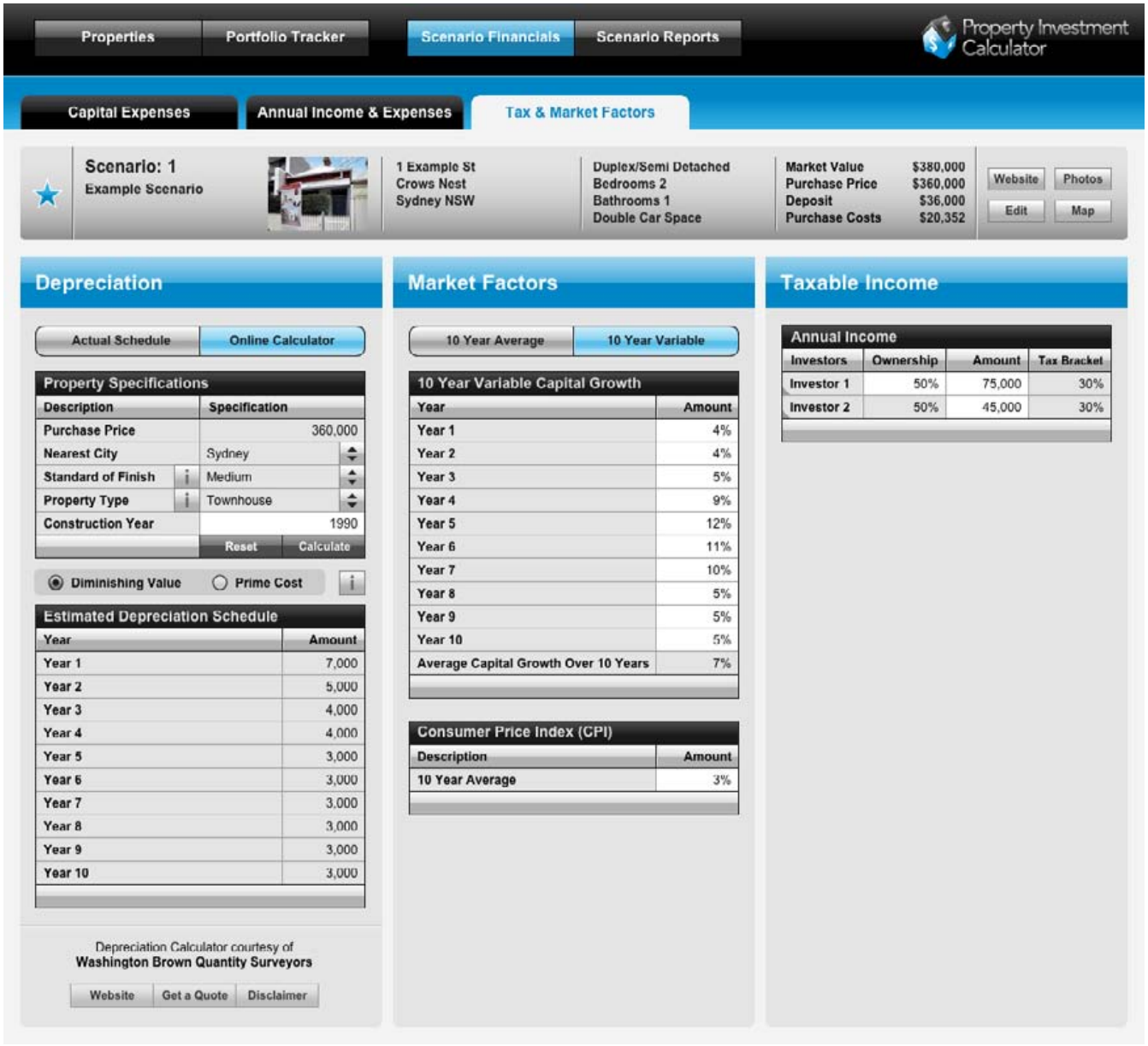
In this section learn how to enter your taxable income, depreciation, and adjust the market performance of the property.

Use the built-in calculator to estimate depreciation on your next purchase.

You can also choose either a 10 year average capital growth rate, or a 10 year variable rate to adjust each individual year's growth.

Step 3 (Part C) Tax & Market Factors

Watch Video Tutorial



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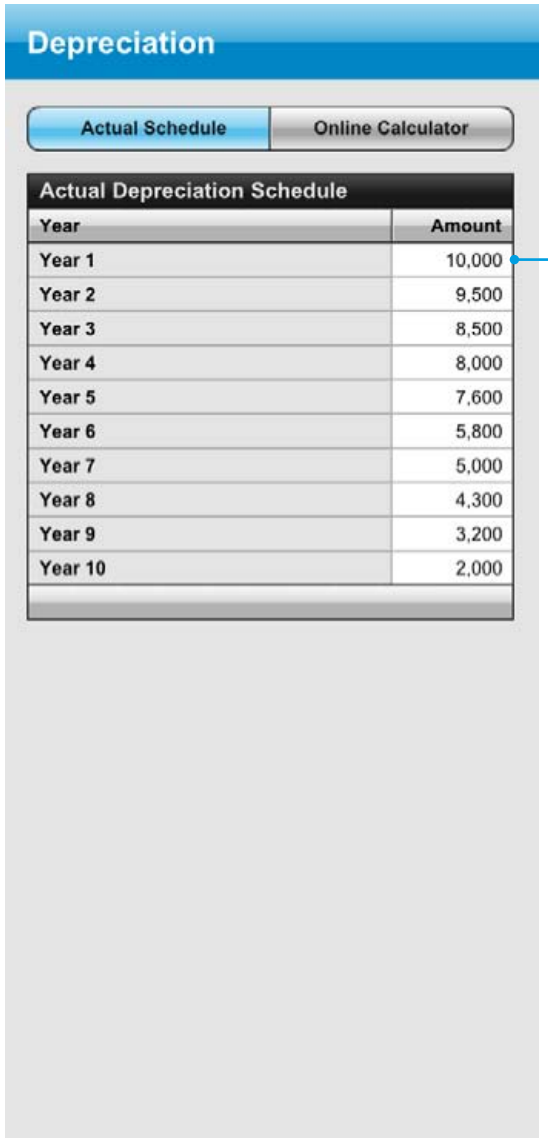
Tax & Market Factors – Depreciation Actual schedule

Menu

Overview	Description
Depreciation Depreciation can change a property from negatively geared to positively geared after tax. This is why depreciation is often referred to as the 'hidden cashflow'. Understanding how depreciation could improve a property's cashflow is important when undertaking due diligence. If you are entering financial data for a property you own, and already have a depreciation schedule for the property, this option allows you to enter the actual totals from your schedule, and more accurately forecast the property's financial performance.	**1) Actual Schedule Years 1 – 10** Enter the total annual amounts from your depreciation schedule into the corresponding fields.



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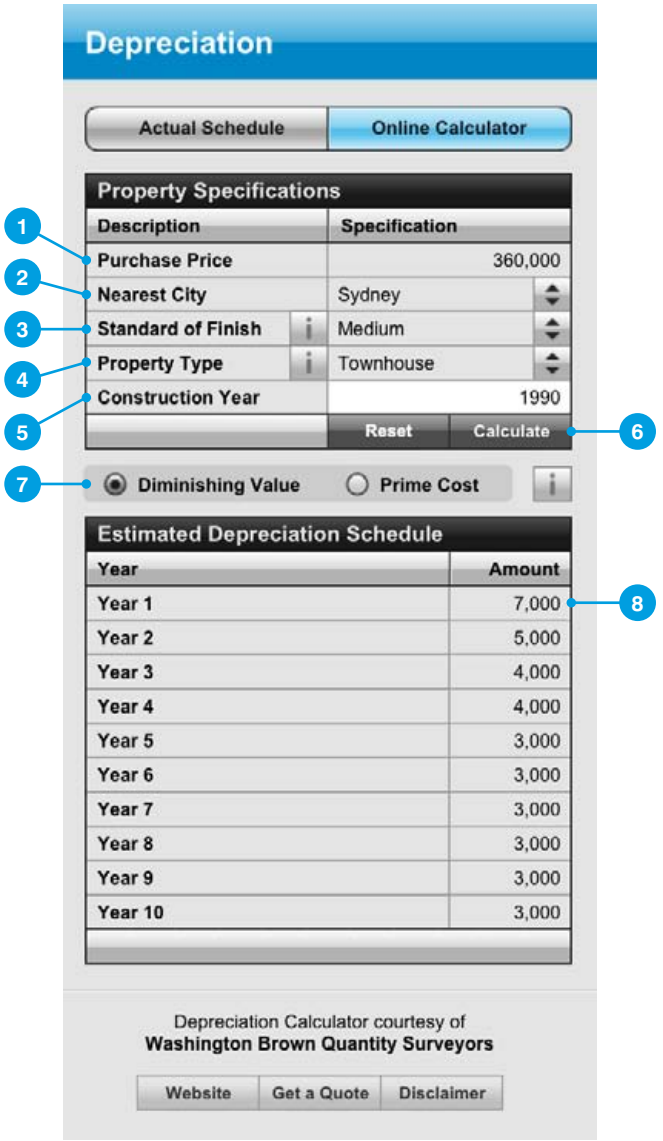
Tax & Market Factors – Depreciation Online calculator

Menu

Overview	Description
Depreciation – Online Calculator Depreciation can change a property from negatively geared to positively geared after tax. This is why depreciation is often referred to as the 'hidden cashflow'. Understanding how depreciation could improve a property's cashflow is important when undertaking pre-purchase due diligence. The built-in depreciation calculator provides you with an estimate of the potential depreciation deductions a property may have. This allows you to better calculate the financial performance of a property during pre-purchase due diligence. *It is important to remember that this is an estimate only and not to be used for tax purposes.* *This feature requires an active internet connection.* *Depreciation calculator courtesy of Washington Brown Quantity Surveyors* www.washingtonbrown.com.au	**1) Purchase Price** This total is automatically populated from the Capital Expenses screen. **2) Nearest Capital City** Select from the list the nearest capital city to your property. **3) Standard of Finish** Select the standard/quality of finishes between Low, Medium, and High. **4) Property Type** Select from the list the property type that is most similar to your property. **5) Construction Year** Enter the year the property was built. **6) Calculate** Click the calculate button to calculate the potential depreciation. **7) Diminishing or Prime Cost** Select the method of depreciation. **Diminishing Value –** Allows for greater depreciation up front, with the amount diminishing over the remaining years. **Prime Cost –** Distributes the depreciation amount more consistently over the 10 year period. **8) Estimated Depreciation Schedule Years 1 – 10** Based on the property specifications you have selected, these totals are automatically calculated. *These amounts are an estimate only—they are not to be used for tax purposes.*



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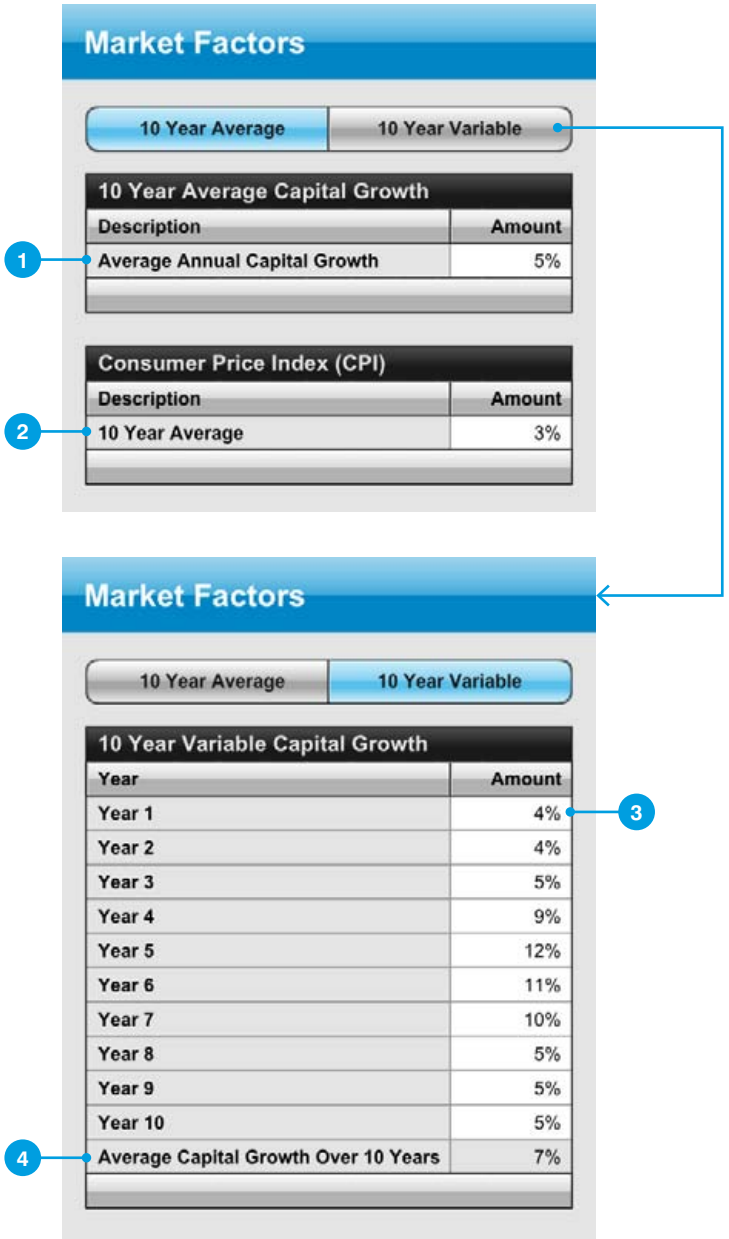
Tax & Market Factors – Market factors

Menu

Overview	Description
10 Year Average Capital Growth Use this option if you want to enter a single capital growth rate that will used as an average over 10 years.	**1) Average Annual Capital Growth** Enter the estimated average annual amount you expect your property to increase in value each year.
CPI (Consumer Price Index) The price of goods and services increases each year due to inflation. To reflect this, Property Investment Calculator uses the CPI percentage to increase the 'Annual Property Expenses' each year for the scenario reports. **CPI & Inflation** The CPI is a convenient way to watch changes in price level. One of the main uses of the CPI is to determine the inflation rate (the rate of change of the price level over a period of time) Inflation, as measured by the annual change in the CPI, is key to the RBA's (Reserve Bank of Australia) monetary policy. The RBA uses interest rates to maintain the pace of price increases, or inflation, to between 2% – 3% on average over time.	**2) 10 Year Average CPI** Enter the estimated annual CPI/Inflation amount (default amount is 3%).
10 Year Variable Capital Growth On average, a property will double in value every 7 to 10 years. However the capital growth of a property is not usually a consistent amount each year and is sometimes negative. As growth will follow the property cycle of 'boom and bust,' this option allows you to enter the capital growth rate for a property on an annual basis to more accurately reflect the actual cycles in the market place. This is ideal for more accurate forecasting during pre-purchase due diligence, or to accurately reflect and forecast the financial performance of a property you currently own.	**3) Year 1 – 10** Enter the estimated annual amount by which you expect your property to increase in value specific to each year. **4) Average Capital Growth Over 10 Years** This is an automatically calculated average, based on the amounts entered into each specific year.



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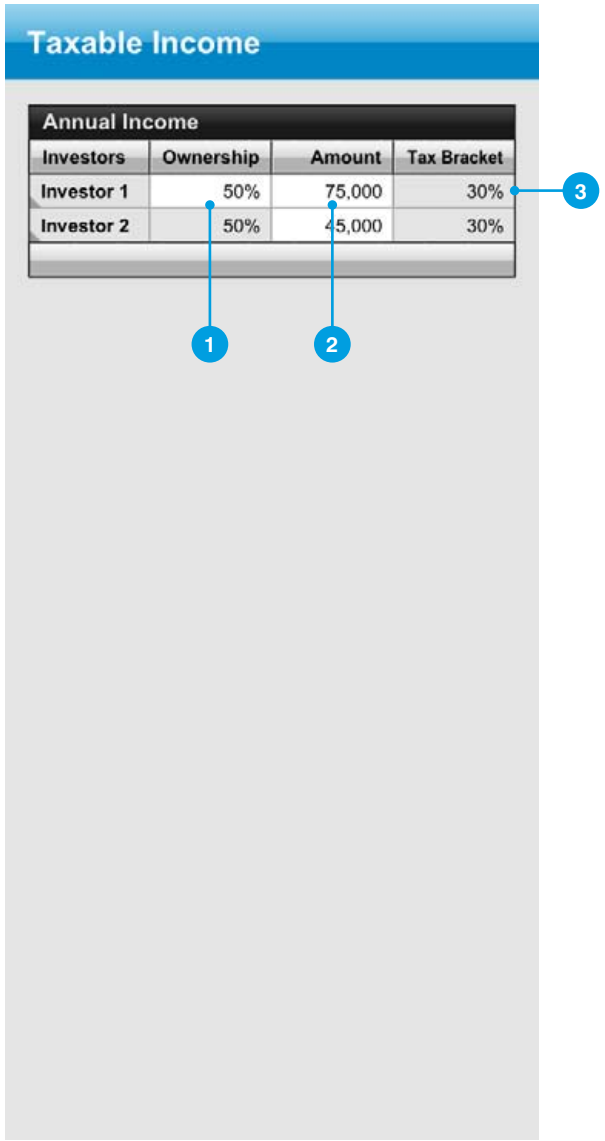
Tax & Market Factors – Taxable income

Menu

Overview	Description
Annual Income Enter your personal income here if you are purchasing or own the property in your own name, or in an entity that allows you to offset any losses against your personal income. Property Investment Calculator will use this to estimate any potential annual tax deductions and potential CGT (Capital Gains Tax).	**1) Ownership** Enter the ownership percentage of each investor. **2) Annual Income Person 1 – 2** Enter your gross annual income excluding superannuation. **3) Income Tax Bracket** This total is automatically calculated as the income tax bracket for the annual income.



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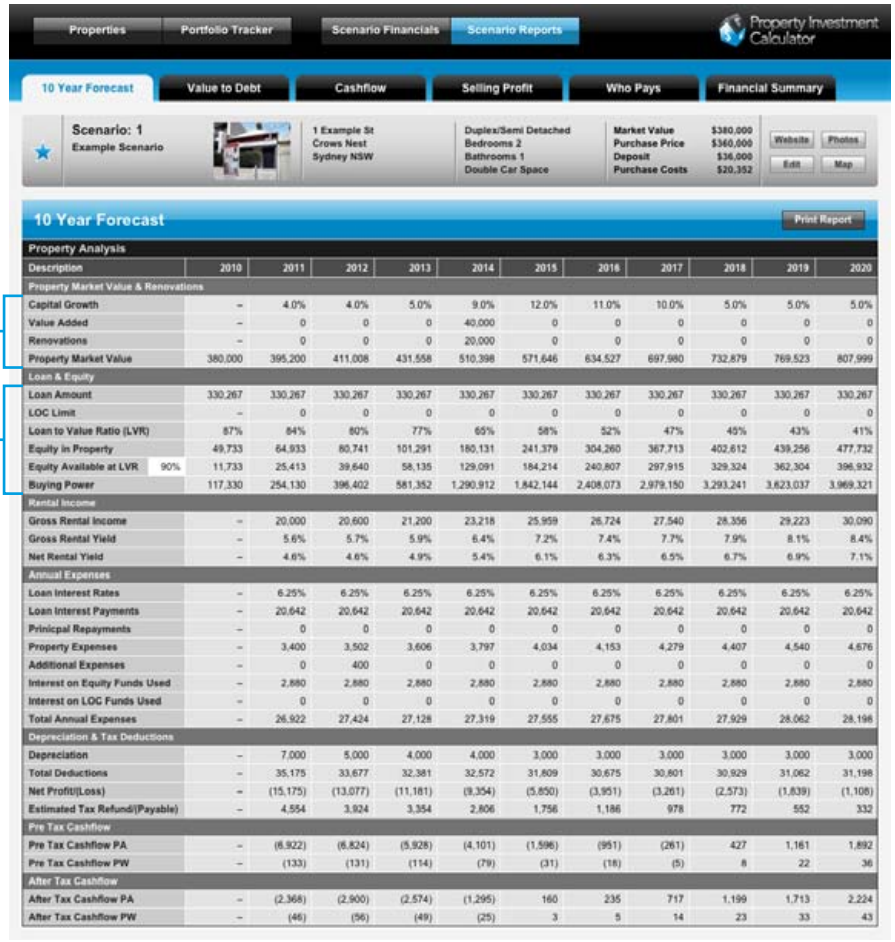
Ten Year Forecast Report

Menu

Overview	Description
Property Value & Renovations Use this section of the report to track the capital growth performance of the property, including any renovations/improvements that increase the value of the property.	**1) Capital Growth** The specified annual capital growth rate of the property per year. **2) Value Added** Estimated amount property value has increased from renovations. **3) Renovations** Actual renovation costs. **4) Property Market Value** Annual property market value—this amount increases annually subject to capital growth and any value added from renovations.
Loan & Equity Use this section of the report to track the performance of the loan to value ratio of the property and the equity growth over time. Ideal for identifying when you can access your equity (refinance), and what potential buying power you have if the equity was used as deposit funds for the purchase of another property. The 'equity' in the property is the difference between the market value and the loan amount. The 'equity available at LVR' allows you to work out what equity is potentially available if you were to refinance or increase your loan based on the property market value and your current borrowing LVR. Watch Video Tutorial	**5) Loan Amount** This total will remain constant for an interest-only loan, and will diminish when using a principal-and-interest loan. **6) LOC Limit** Total annual limit of the LOC. **7) LVR (Loan to Value Ratio)** Total loan amount as a percentage of the market value. **8) Equity in Property** Equity is calculated as the property value less the total loan amount. **9) Equity Available at LVR** Calculates the potential equity available for redraw based on the specified LVR. For example, if your property market value is $250,000 and you have $50,000 equity in the property, at a 90% LVR you could potentially have access to redraw $25,000. **10) Buying Power** This amount represents property buying power based on the above equity amount used as deposit funds for the purchase of a new property. For example, based on the above figures at a 90% LVR, you have access to redraw $25,000. The $25,000 can then be used as a 10% deposit to purchase another property worth $250,000.



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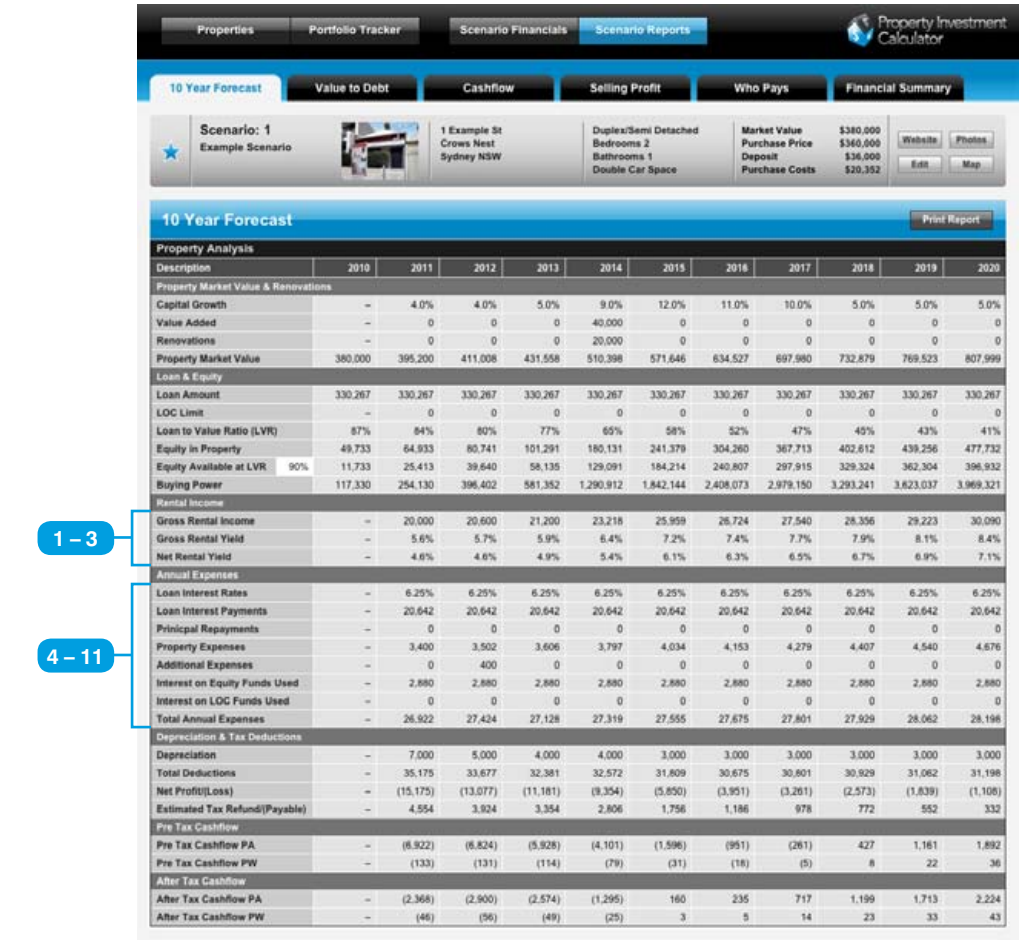
Ten Year Forecast Report (continued)

Overview	Description
Rental Income This section tracks the yield performance of the property, both gross and net yield (before and after expenses). The yield of a property is the annual income as a percentage of the purchase price.	**1) Gross Rental Income** Annual rental income before expenses. **2) Gross Rental Yield** Annual yield before property expenses. **3) Net Rental Yield** Annual yield after property expenses.
Annual Expenses This section tracks all of the outgoing tax-deductible expenses for the property. All outgoing expenses affect the cashflow performance of a property and potential selling profit if expenses exceed rental income. Any shortfall between rental income and expenses will have to be paid from other funds.	**4) Loan Interest Rates** Annual loan interest rates. **5) Loan Interest Payments** Annual interest payments. **6) Principal Repayments** Annual principal repayments (Principal & Interest loans). **7) Property Expenses** Annual property expenses, increasing annually by the specified CPI percentage. **8) Additional Expenses** Annual total for any additional expenses. **9) Interest on Equity Funds Used** Annual interest payments on equity funds withdrawn from a property loan. **10) Interest on LOC Funds Used** Annual interest payments on LOC funds withdrawn from this property. **11) Total Annual Expenses** Total of all annual property expenses including interest payments and additional expenses.



Property Analysis											
Description	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Property Market Value & Renovations											
Capital Growth	–	4.0%	4.0%	5.0%	9.0%	12.0%	11.0%	10.0%	5.0%	5.0%	5.0%
Value Added	–	0	0	0	40,000	0	0	0	0	0	0
Renovations	–	0	0	0	20,000	0	0	0	0	0	0
Property Market Value	380,000	395,200	411,008	431,558	510,398	571,646	634,527	697,980	732,879	769,523	807,999
Loan & Equity											
Loan Amount	330,267	330,267	330,267	330,267	330,267	330,267	330,267	330,267	330,267	330,267	330,267
LOC Limit	–	0	0	0	0	0	0	0	0	0	0
Loan to Value Ratio (LVR)	87%	84%	80%	77%	65%	58%	52%	47%	45%	43%	41%
Equity in Property	49,733	64,933	80,741	101,291	180,131	241,379	304,260	367,713	402,612	439,256	477,732
Equity Available at LVR 90%	11,733	25,413	39,640	58,135	129,091	184,214	240,807	297,915	329,324	362,304	396,932
Buying Power	117,330	254,130	396,402	581,352	1,290,912	1,842,144	2,408,073	2,979,150	3,293,241	3,623,037	3,969,321
Rental Income											
Gross Rental Income	–	20,000	20,600	21,200	23,218	25,959	26,724	27,540	28,356	29,223	30,090
Gross Rental Yield	–	5.6%	5.7%	5.9%	6.4%	7.2%	7.4%	7.7%	7.9%	8.1%	8.4%
Net Rental Yield	–	4.6%	4.6%	4.9%	5.4%	6.1%	6.3%	6.5%	6.7%	6.9%	7.1%
Annual Expenses											
Loan Interest Rates	–	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
Loan Interest Payments	–	20,642	20,642	20,642	20,642	20,642	20,642	20,642	20,642	20,642	20,642
Prinicpal Repayments	–	0	0	0	0	0	0	0	0	0	0
Property Expenses	–	3,400	3,502	3,606	3,797	4,034	4,153	4,279	4,407	4,540	4,676
Additional Expenses	–	0	400	0	0	0	0	0	0	0	0
Interest on Equity Funds Used	–	2,880	2,880	2,880	2,880	2,880	2,880	2,880	2,880	2,880	2,880
Interest on LOC Funds Used	–	0	0	0	0	0	0	0	0	0	0
Total Annual Expenses	–	26,922	27,424	27,128	27,319	27,555	27,675	27,801	27,929	28,062	28,198
Depreciation & Tax Deductions											
Depreciation	–	7,000	5,000	4,000	4,000	3,000	3,000	3,000	3,000	3,000	3,000
Total Deductions	–	35,175	33,677	32,381	32,572	31,609	30,675	30,801	30,929	31,062	31,198
Net Profit/(Loss)	–	(15,175)	(13,077)	(11,181)	(9,354)	(5,850)	(3,951)	(3,261)	(2,573)	(1,839)	(1,108)
Estimated Tax Refund/(Payable)	–	4,554	3,924	3,354	2,806	1,756	1,186	978	772	552	332
Pre Tax Cashflow											
Pre Tax Cashflow PA	–	(8,922)	(8,824)	(5,928)	(4,101)	(1,596)	(951)	(261)	427	1,161	1,892
Pre Tax Cashflow PW	–	(133)	(131)	(114)	(79)	(31)	(18)	(5)	8	22	36
After Tax Cashflow											
After Tax Cashflow PA	–	(2,368)	(2,900)	(2,574)	(1,295)	160	235	717	1,199	1,713	2,224
After Tax Cashflow PW	–	(46)	(56)	(49)	(25)	3	5	14	23	33	43

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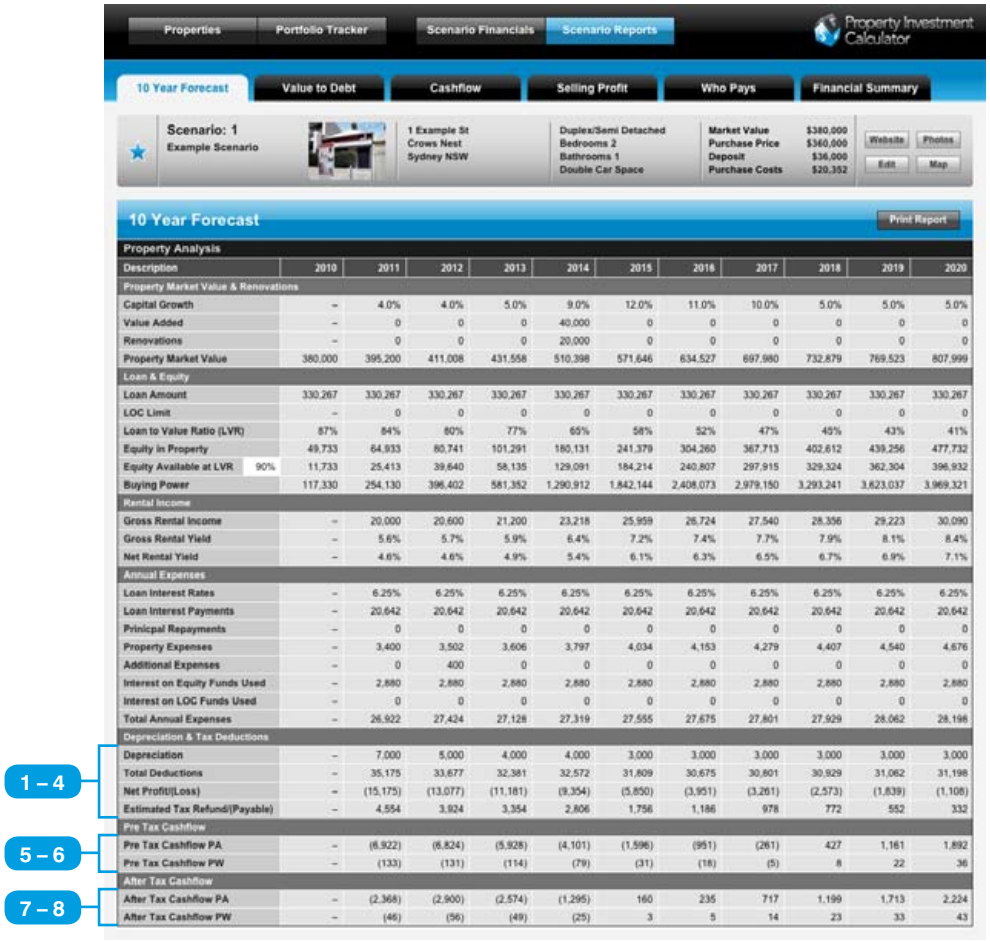
Ten Year Forecast Report (continued)

Menu

Overview	Description
Depreciation & Tax Deductions This section identifies potential tax deductions for the property, including depreciation. Depreciation can be used to reduce the taxable income of a property—then, combined with your personal income, you may be entitled to a tax refund. *The figures in the report are just an estimate, and are not for tax purposes. Always consult a tax accountant before making investment decisions.*	**1) Depreciation** Annual amount of depreciation. **2) Total Deductions** Annual total for all tax-deductible expenses. **3) Net Profit/(Loss)** Total annual rent less total deductions. Amounts contained in brackets are a loss. **4) Tax Refund** Positive amount is tax refund, negative (-) amount is tax to pay.
Pre Tax Cashflow This section identifies the pre-tax cashflow performance of a property as both an annual amount and weekly amount. Use this section to forecast the pre-tax cashflow performance of a property.	**5) Pre Tax Cashflow PA** Total annual cashflow before tax deductions. **6) Pre Tax Cashflow PW** Total weekly cashflow before tax deductions.
After Tax Cashflow This section identifies the after-tax cashflow performance of a property as both an annual amount and weekly amount. Use this section to forecast the after-tax cashflow performance of a property.	**7) After Tax Cashflow PA** Total annual cashflow after tax deductions. **8) After Tax Cashflow PW** Total weekly cashflow after tax deductions.



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Value to Debt Report

Menu

Overview

This report focuses on the performance of the loan to value ratio of the property and the equity growth over time.

Use this report to clearly identify how the property's capital growth is increasing your equity and how that compares to your debt (loan amount).

Watch Video Tutorial

Description

1) Capital Growth
The annual capital growth rate of the property per year.

2) Value Added
Estimated amount the property value has increased due to improvements from renovations.

3) Property Market Value
Annual property market value increases subject to capital growth and value added from renovations.

4) Loan Amount
Total loan amount (Interest Only or Principal & Interest).

5) LVR (Loan to Value Ratio)
Total loan amount as a percentage of the property market value.

6) Equity in Property
Equity is calculated as the property market value less the total loan amount.

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Cashflow Report

Menu

Overview

This report focuses on the cashflow performance of a property.

Use this report to clearly identify the potential pre-tax and after-tax cashflow of a property.

Watch Video Tutorial

Description

1) Gross Rental Income
Annual rental income before expenses.

2) Gross Rental Yield
Annual yield before property expenses.

3) Net rental Yield
Annual yield after property expenses.

4) Total Annual Expenses
Total of all annual property expenses including interest payments and additional expenses.

5) Net Profit/(Loss)
Total annual rent less total deductions. Amounts contained in brackets are a loss.

6) Estimated Tax Refund (Payable)
Positive amount is tax refund, negative (-) amount is tax to pay.

7) Pre Tax Cashflow PA
Total annual cashflow before tax deductions.

8) Pre Tax Cashflow PW
Total weekly cashflow before tax deductions.

9) After Tax Cashflow PA
Total annual cashflow after tax deductions.

10) After Tax Cashflow PW
Total weekly cashflow after tax deductions.

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Properties
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Selling Profit
Who Pays
Financial Summary
Scenario: 1
Example Scenario
1 Example St
Crows Nest
Sydney NSW
Duplex/Semi Detached
Bedrooms 2
Bathrooms 1
Double Car Space
Market Value $380,000
Purchase Price $360,000
Deposit $36,000
Purchase Costs $20,352
Website
Photos
Edit
Map
Cashflow
Print Report
Property Analysis
Description 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020
Gross Rental Income – 20,000 20,600 21,200 23,218 25,959 26,724 27,540 28,356 29,223 30,090
Gross Rental Yield – 5.6% 5.7% 5.9% 6.4% 7.2% 7.4% 7.7% 7.9% 8.1% 8.4%
Net Rental Yield – 4.6% 4.6% 4.9% 5.4% 6.1% 6.3% 6.5% 6.7% 6.9% 7.1%
Total Annual Expenses – 26,922 27,424 27,128 27,319 27,555 27,675 27,801 27,929 28,062 28,198
Net Profit/(Loss) – (15,175) (13,077) (11,181) (9,354) (5,850) (3,951) (3,261) (2,573) (1,839) (1,108)
Estimated Tax Refund/(Payable) – 4,554 3,924 3,354 2,806 1,756 1,186 978 772 552 332
Pre Tax Cashflow PA – (6,922) (6,824) (5,928) (4,101) (1,596) (951) (261) 427 1,161 1,892
Pre Tax Cashflow PW – (133) (131) (114) (79) (31) (18) (5) 8 22 36
After Tax Cashflow PA – (2,368) (2,900) (2,574) (1,295) 160 235 717 1,199 1,713 2,224
After Tax Cashflow PW – (46) (56) (49) (25) 3 5 14 23 33 43
35,000
30,000
25,000
20,000
15,000
10,000
5,000
0
-5,000
2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020
Gross Rental Income
Total Expenses
After Tax Cashflow

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Selling Profit Report

Menu

Overview

This report focuses on the selling profit of a property, capturing the capital growth performance of the property and all costs associated with the property, including capital expenses and holding costs.

The report identifies break-even costs, cash profit, taxable profit and potential CGT (if the property is purchased in the owners name a 50% CGT concession may be available after year 1).

This report is a key performance indicator for buy & sell, and renovation property strategies.

Watch Video Tutorial

Description

1) Capital Growth
The annual capital growth rate of the property.

2) Value Added
Estimated amount property value has increased from renovations/improvements.

3) Property Market Value
Annual property market value—increases subject to capital growth and value added from renovations.

4) Selling Price
Enter the selling price for any year or click the reset button to auto fill with the property market value.

5) Loan Amount
Total loan amount.

6) LOC Limit
Total annual limit of the LOC.

7) Equity in Property
Property market value less the total loan amount.

8) Holding Costs
Compounding annual negative pre-tax cashflow.

9) Capital Expenses
Total capital of all capital expenses.

10) Selling Costs
Total costs associated with the sale of the property.

11) Total Break Even Costs
Combined total of the loan amount, holding costs, capital expenses, and selling costs.

12) Cash Profit
Property market value less the break-even costs.

13) Taxable Profit
Amount is calculated as the property value less the purchase price, capital expenses and selling costs.

14) Estimated Capital Gains Tax
Estimated tax payable on capital gain.

15) Profit to risk %
Total cash profit to risk ratio.

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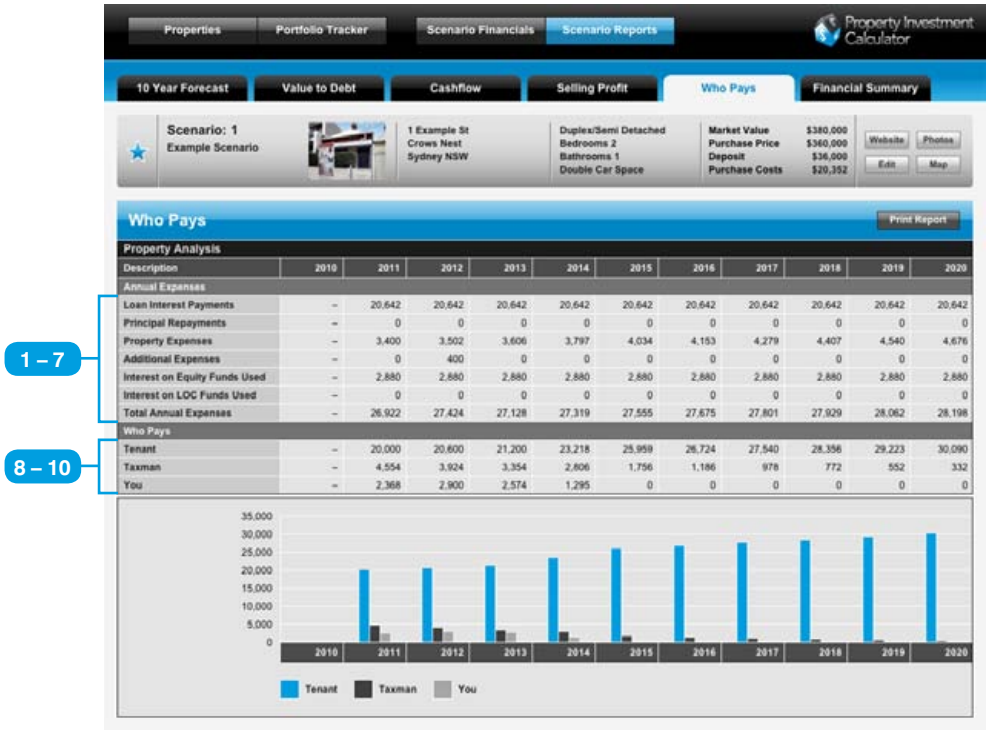
Who Pays Report

Menu

Overview	Description
Annual Expenses This section tracks all of the outgoing tax-deductible expenses for the property. All outgoing expenses affect the cashflow performance of a property and potential selling profit if expenses exceed rental income, as any shortfall between rental income and expenses will have to be paid from other funds.	**1) Loan Interest Payments** Annual interest payments. **2) Principal Repayments** Annual principal repayments (Principal & Interest loans). **3) Property Expenses** Annual property expenses, increasing annually by the specified CPI percentage. **4) Additional Expenses** Annual total for any additional expenses. **5) Interest on Equity Funds Used** Annual interest payments on equity funds withdrawn from a property loan. **6) Interest on LOC Funds Used** Annual interest payments on LOC funds withdrawn from this property. **7) Total Annual Expenses** Total of all annual property expenses including interest payments and additional expenses.
Who Pays This report identifies the portions of the expenses that will be paid by the tenant, the taxman, and what will need to be paid by you as the investor.	**8) Tenant** Portion of expenses paid by the tenant. **9) Taxman** Portion of expenses paid by the taxman. **10) You** Portion of expenses paid by you.



Watch Video Tutorial

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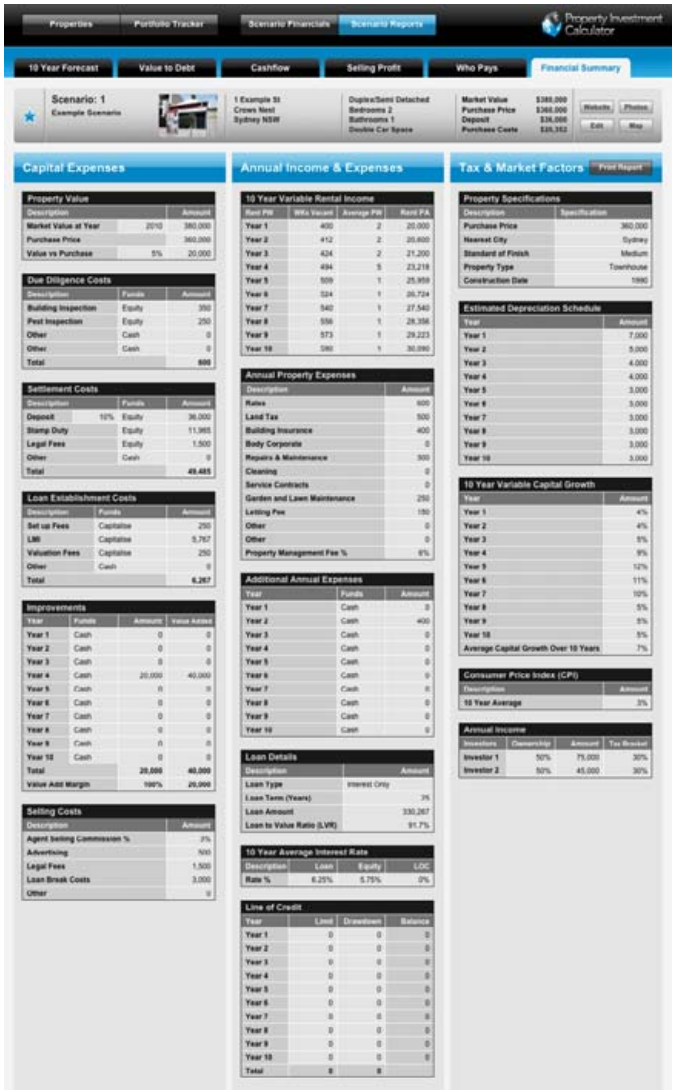
Financial Summary Report

Menu

Overview	Description
This report is a summary of all data entered for this scenario.	**Capital Expenses** This column captures all data entered into the Capital Expenses screen.
	Annual Income & Expenses This column captures all data entered into the Annual Expenses & Income screen.
	Tax & Market Factors This column captures all data entered into the Tax & Market Factors screen.

Watch Video Tutorial



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Portfolio Tracker

Menu

The portfolio tracker screen allows you to view all of your purchased properties in a single report.

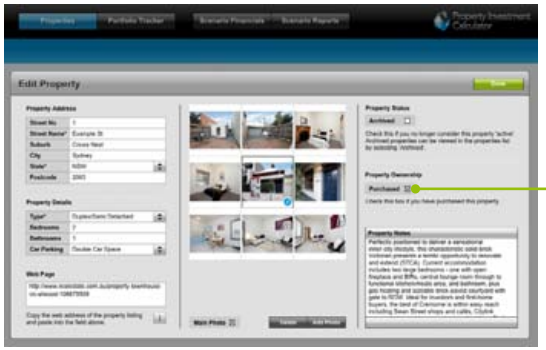
Adding properties to the Portfolio Tracker

Step 1) Nominate property as purchased
In the Edit Property screen, nominate the property as purchased by checking the purchased box.

Step 2) Select the scenario
You need to select the scenario to use in the portfolio tracker by nominating it as the Favourite.

Step 3) Market Value at Year
The specified year will determine the year the property appears in the Portfolio Tracker.

Watch Video Tutorial



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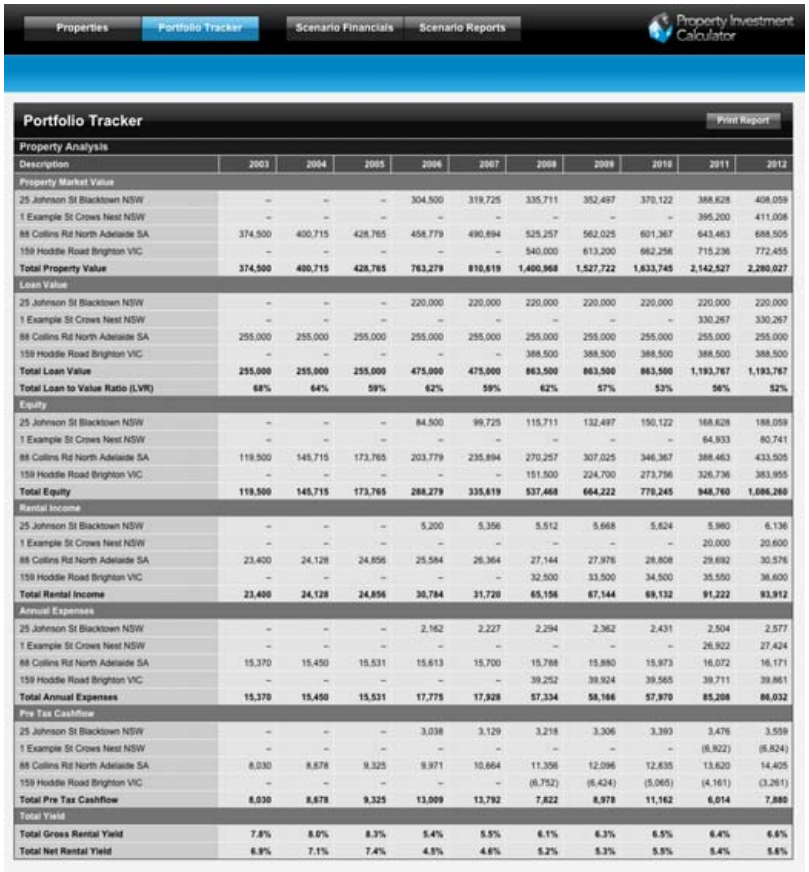

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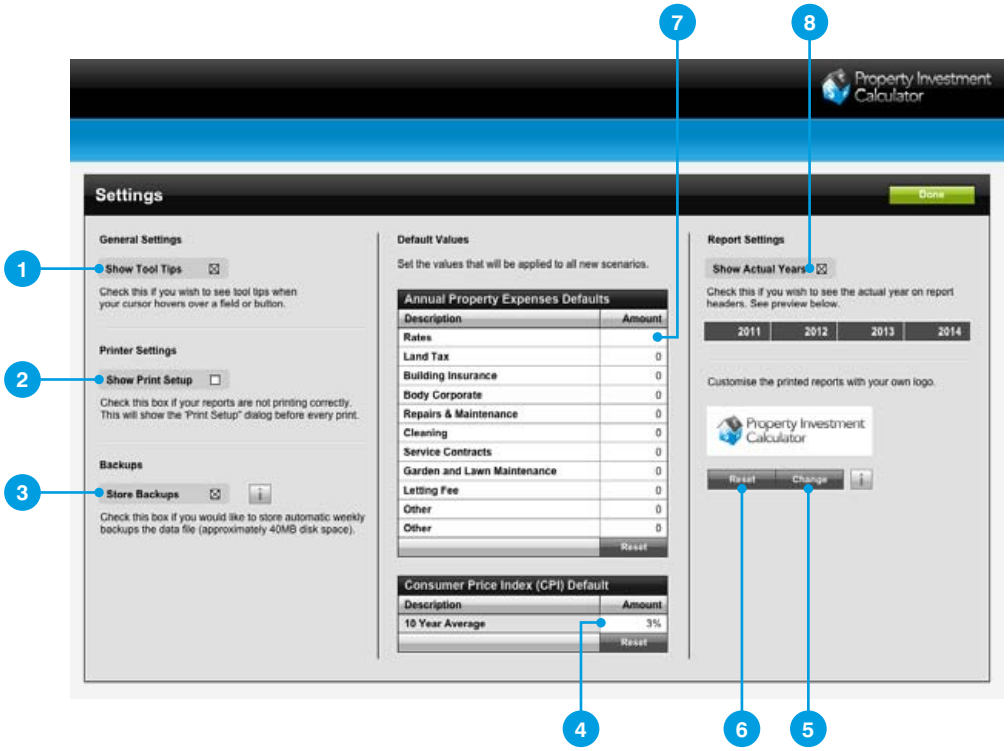
Settings

Menu

Overview	Description
From this screen, you can manage the default settings for Property Investment Calculator and add your company logo to the printed reports.	**1) Tool Tips** Check this box to activate tool tips when your mouse pointer hovers over a field or button. Uncheck the box to deactivate tool tips. **2) Show Print Setup** If you are experiencing issues printing correctly, check this box to show the 'Print Setup' dialog window before every print, allowing you to try different print settings. **3) Store Backups** Check this box to activate the automatic weekly backups. This will create a separate backup file that can be used to restore your data if you experience any data loss or corruption of the main data file. **4) Consumer Price Index (CPI) Default** Set the CPI amount for all new Scenario Financials. **5) Change Report Logo** Customise your printed reports by replacing the default Property Investment Calculator logo with your own company logo. **6) Reset Report Logo** Remove your custom logo and reset it back to the default Property Investment Calculator logo. **7) Annual Property Expenses Defaults** Set default annual expense descriptions and amounts that will apply to all new scenarios. **8) Show Actual Years** Check this box to show report column headers as 'actual years' for all new scenarios.



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Backing-up and importing data

Menu

Backing-up your data

Your Property Investment Calculator backup data files are named *My Properties.USR* and are stored in the *Property Investment Calculator* folder which is located in the *Documents* folder of your local user account.

Backing-up this folder to a separate disk or hard drive should be part of your regular backup routine.

If you have selected the **Store Backups** option in the **Settings** screen, Property Investment Calculator will store up to 4 backup files. A new backup file is saved one week after the previous one, if you have made changes in that period.

This feature is designed to provide access to previous states of your data file in the event of a file corruption or unwanted user changes, such as accidentally deleting a property.

It is not a substitute for a comprehensive backup system, and Property Investment Calculator and MV Software and Property Investment Calculator accept no liability for the loss of any data.

Importing your data

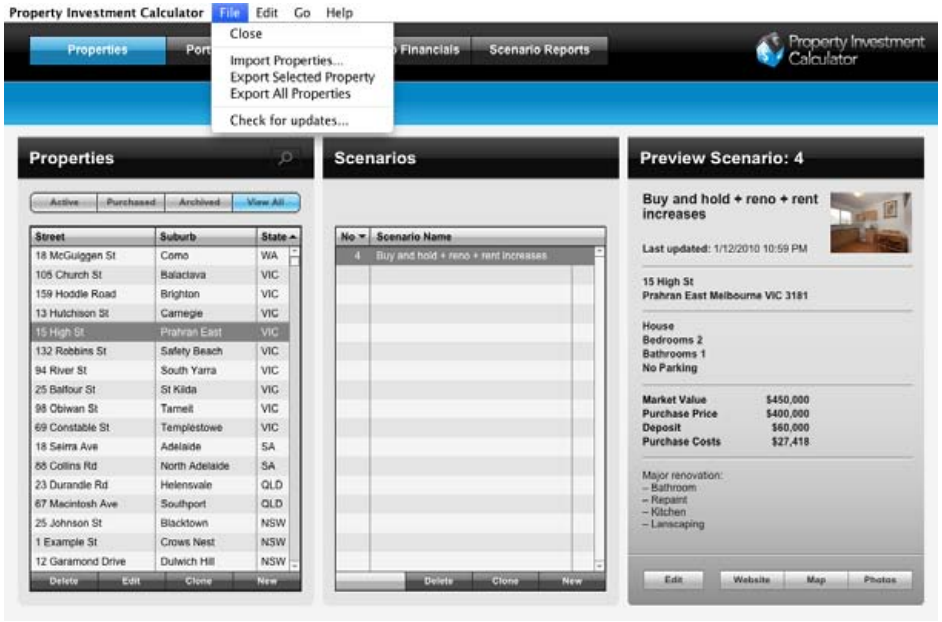
To import your data from a back-up session

Step 1
Choose **Import Properties** from the **File** menu.

Step 2
Select the *My Properties.USR* backup file you want to import.

Imported properties will be added to your properties list and will not overwrite existing properties.

If multiple properties with the same address exist after importing has completed, refer to the **Last updated** date and time stamp on the **Preview Scenario** panel on the **Properties Screen** to determine which version is the most recent.



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Exporting and importing properties

Menu

Exporting

Exporting a single property

Step 1
From your list of properties, select the property you want to export.

Step 2
Choose **Export Selected Property** from the file menu.

This will save a property folder to your desktop, containing all of the property's details, notes, financial scenarios, reports, and photos.

You may then compress it for emailing, or copy it onto another disk.

In this way, you can conveniently send a single property and all of its data to another Property Investment Calculator user.

Exporting all of your properties

Step 1
Choose **Export All Properties** from the file menu.

This will save a data file called *My Properties YYYY-MM-DD.USR* to your desktop, containing all of your properties, notes, financial scenarios, reports, and photos.

Now you can easily transfer every property to another Property Investment Calculator user.

Importing your data

Importing a single property

Step 1
Choose **Import Properties** from the **File** menu.

Step 2
Navigate to the property folder you want to import.

Step 3
Select any one of the files inside of the property folder to import (there may be up to 4 files).
It does not matter which of the files you open.

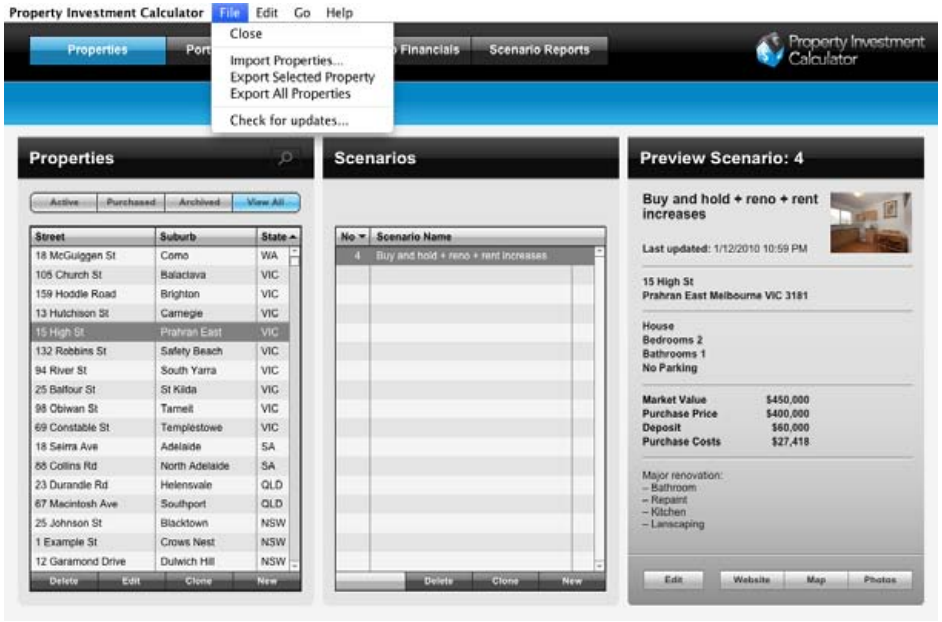
Importing all of your properties

Step 1
Choose **Import Properties** from the **File** menu.

Step 2
Select the *My Properties YYYY-MM-DD.USR* file you want to import.

Imported properties will be added to your properties list and will not overwrite existing properties.

If multiple properties with the same address exist after importing has completed, refer to the **Last updated** date and time stamp on the **Preview Scenario** panel on the **Properties Screen** to determine which version is the most recent.



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Menu

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